THE SATURDAY EVENING POST

An Illustrated Weekly
Founded Aº Dº 1728 *by* Benj. Franklin

AUG. 5, 1911 — 5 cts. THE COPY

DRAWN BY
HARRISON FISHER

MORE THAN A MILLION AND THREE-QUARTERS CIRCULATION WEEKLY

Eventually

Why Not Now?

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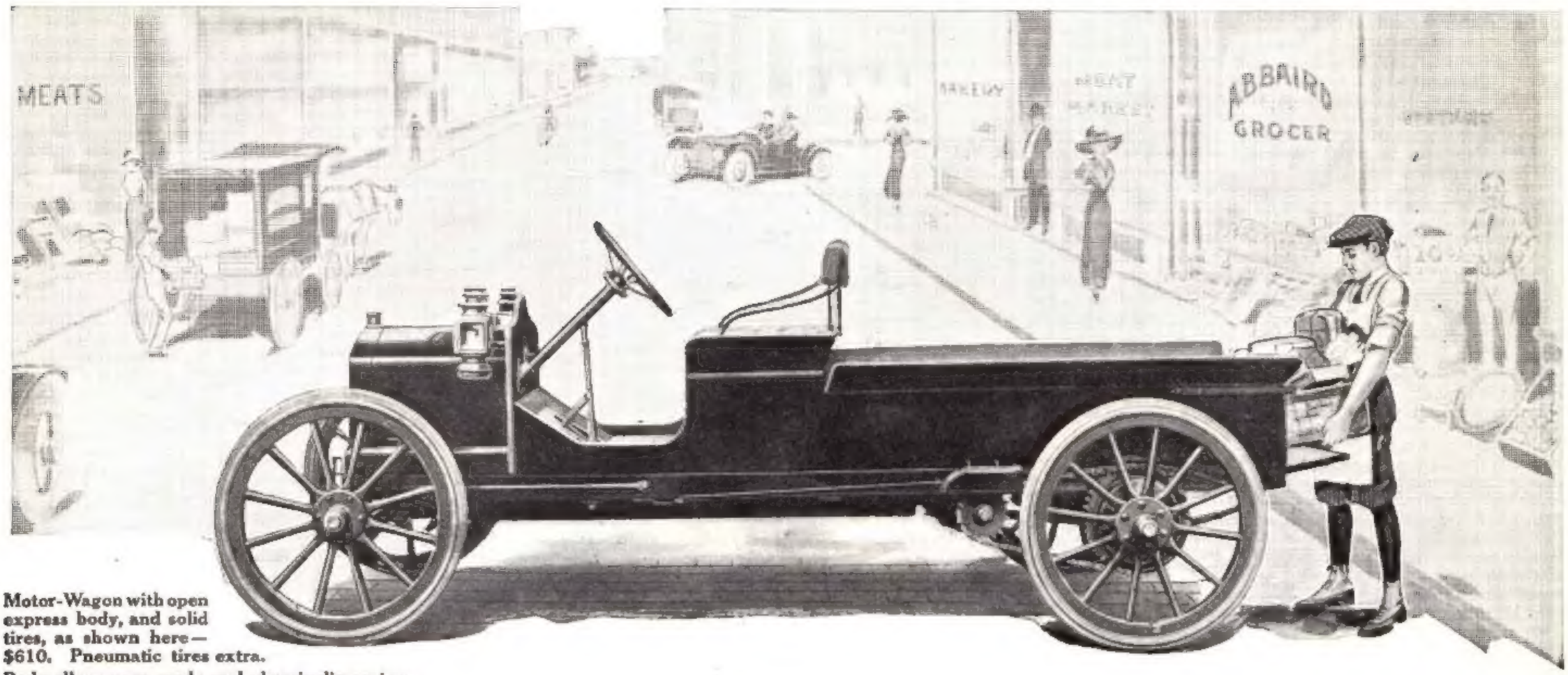
Washburn-Crosby Co., Largest Millers in the World, General Offices Minneapolis, Minn.



Motor-Wagon with open express body, and solid tires, as shown here—$610. Pneumatic tires extra.
Body allowances made and chassis dimensions furnished to those requiring special bodies.

Motor delivery now so cheap that every merchant can afford it

Motor delivery, now down to a common sense, economical basis, has been brought within reach of the average retail merchant.

The Motor-Wagon has done this!

The retailer wants motor delivery. He needs it; and he keenly recognizes his need.

But he never before could think seriously of adopting it.

Because nobody built a motor for him until we built the Motor-Wagon.

What is the Motor-Wagon?

Exactly what its name says it is—a motor-wagon.

Not a big heavy truck, too cumbersome for quick delivery, and expensive to buy and to keep; not a converted touring car, unfit to stand the strain of continuous delivery service.

But a stout, sturdy wagon, with a motor to make it go.

The Motor-Wagon is built essentially, and primarily, and expressly, for the delivery service of the grocer—the butcher—the baker—the drygoods store—the confectioner—the supply house—the laundry—the dairyman—in two words, for *retail delivery*.

The Motor-Wagon—$610

It will carry 800 pounds over all sorts of roads in any kind of weather at 15 miles an hour.

The Motor-Wagon now points the way to better and cheaper delivery service than ever before with greater satisfaction to customers and owners.

For one Motor-Wagon will do more work than a two horse, two wagon outfit, in less time, at less cost; and it costs less to buy.

It is so simple your boy—the young lad who has never driven anything but a horse and wagon—can be trusted to manage and care for it.

Its motor simply can't get out of order, for it has nothing but two cylinders, two pistons, two connecting rods, a crankshaft and a flywheel. No valves, no gears, no cams or camshaft, no springs or rollers.

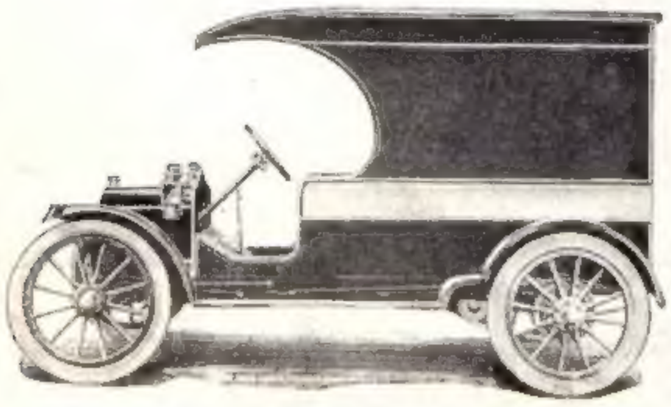
Your boy can't "drive it to death" because the speed is governed to a sensible limit.

He can't smash fragile goods—eggs and the like—because its spring action is that of an easy-riding pleasure car.

He can load it with ease and without help because the loading platform is only 24 inches from the ground.

The Motor-Wagon will actually be a source of business; for people will soon learn that your deliveries are quicker and more prompt than Smith's or White's, and that goods reach them in better condition.

We want every retailer who reads this to write to us or our nearest agent.



Motor-Wagon with Full Panel Body, $695
Pneumatic tires extra

The Motor Wagon Company of Detroit
1379 St. Antoine St., Detroit, Michigan

FOR SUNDAYS AND HOLIDAYS

Motor-Wagon as a Passenger Car
Extra Seats, $10 each

"Thank Goodness—it floats!"

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GETTING A START AT SIXTY

ILLUSTRATED BY H. T. DUNN

MY STORY is meant to help the man who has held a clerical position for forty years and been turned out at last—too old for his work, too young to die, with a wife to support, less than three hundred dollars saved up, and a life expectancy of fifteen and forty-five hundredths years.

Before I was twenty years old I drifted into bookkeeping, which I had learned by helping the bookkeeper at the store where I was clerking at five dollars a week. I worked early and late and at nights with him; and finally, when he left for a better position, I thought myself lucky to take charge of the books at forty dollars a month. Perhaps I was lucky. In addition to the increase in salary the work appealed to me. It called for exactness, neatness, precision, and it was clean work—"a gentleman's work" it then seemed to me. I don't classify work now as I did then.

Moreover, I had some aptitude for figures and was fitted to the work. I am a small man, five feet three inches, and have never weighed over one hundred and thirty-five pounds. I was inclined to be a dapper young fellow and I dressed carefully. Though at first I had some ambition it did not last. Looking back over the years, I can see that I had only average ability, no strong purpose, not much initiative; and without any ambitious stimulating influence at home I fell into an easy-going rut and stayed there.

By the time I was twenty-five I was earning eighty dollars a month and was married. I married a girl I had known a long time—a sweet, good, pretty girl—who has been a loyal and patient wife, a kind mother and a pleasant companion during all the years—God bless her!

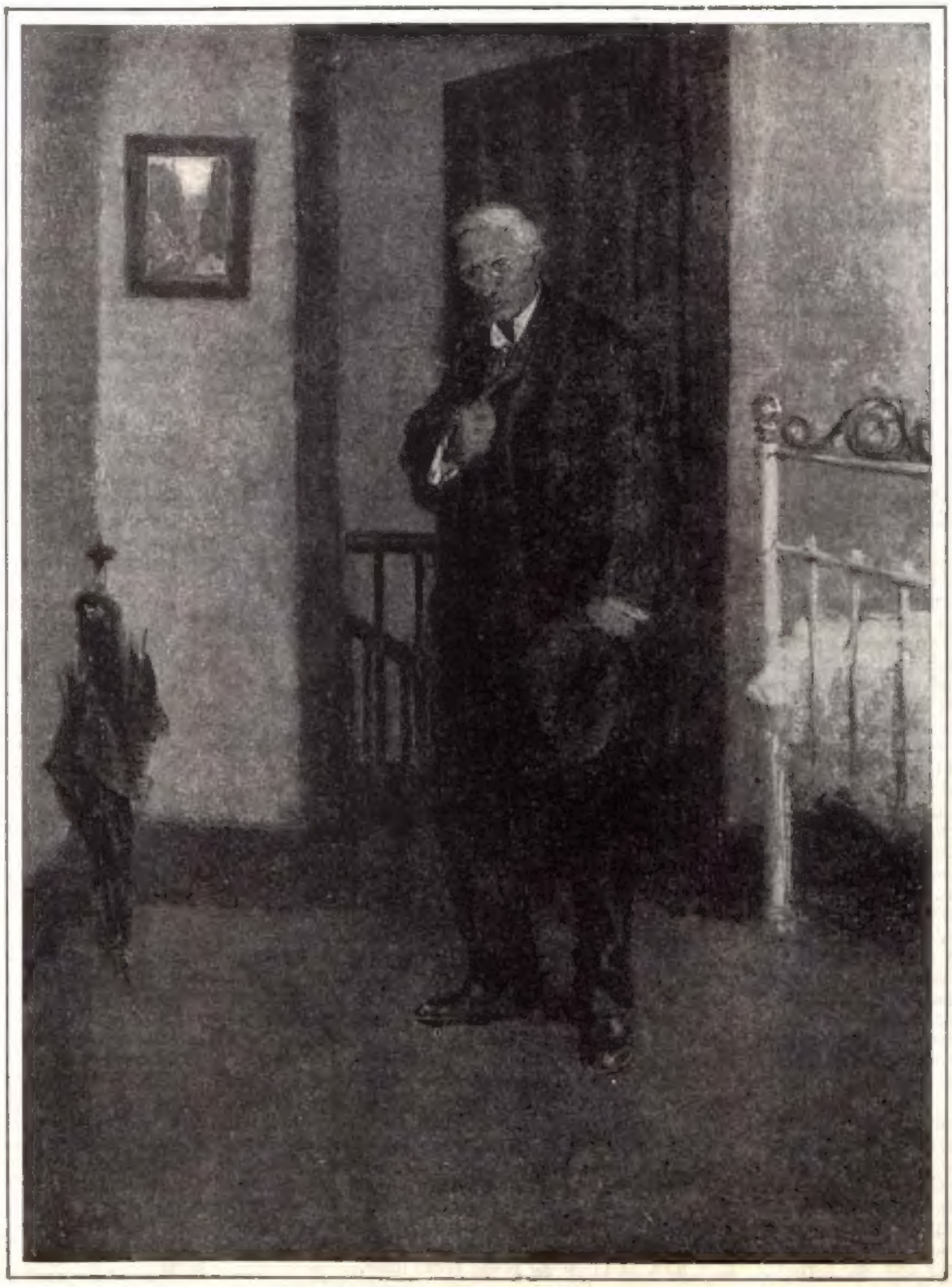
My Wife and I

AS I AM writing without revealing my name, so that no possible embarrassment can follow, and as it is necessary for me to be perfectly frank if I am to be helpful, I may say that my wife is just an average woman in ability, not at all brilliant, fairly well educated, without much ambition or executive ability. We were well matched—if that means evenly matched. I think I fell in love with her because she was pretty and good-humored, and seemed to like me. She dressed attractively, and in those days I was proud of that. Neither of us had any money.

After our marriage we lived simply for years in a cottage in one of the suburbs. There we had no great social position but we had many pleasant friends. At first I began to save to buy a home; somehow I had not done this before we married. But I liked good clothes and liked to see my wife well dressed; liked to have our house furnished as well or a little better than the houses of our young married friends. Then there was the boy at the end of the first year, and doctors' bills, and for a time a nurse and a cook. All these things made the savings fund a theory rather than a reality.

At thirty years of age I was getting one hundred dollars a month, and we were living comfortably in an attractive, well-furnished little house—but it was rented. There were then the two girl babies besides the boy, and living was more expensive. I had not saved anything except about two hundred dollars; I always tried to keep that much ahead for emergencies. But I had a good position, was highly thought of by my employers, and life seemed secure and easy.

I did not worry about getting rich; we were doing well and were happy in the present. Besides, I had never expected to be really rich and had never troubled myself about it. My standards were standards of living, measured by my clerical and church friends, and did not demand reserve of capital.



I Was a Failure and Had Involved Her in My Failure

At forty I was earning my largest salary—eighteen hundred dollars a year—and was proud of it. Somehow our expenses had kept up with our income. The boy was fourteen now and in the High School. We had lost our second little girl—she had died three years before; but the other was twelve, pretty like her mother, and we planned for her to have every advantage we could give her. She had a piano and music lessons even then.

My hair was beginning to get gray; premature grayness ran in our family. The gray mixed with my dark hair made an iron-gray combination that my wife said, and I thought, was handsome and becoming. In the next few years this grayness increased rapidly, perhaps due to worry; and by the time I was forty-six my hair was white. This caused me uneasiness; for lines had begun to show in my face and about my eyes, and I looked at least ten years older than I really was. Old men are at a discount in clerical positions.

My Salary Cut

ABOUT this time a change in the firm for which I had worked for the past nine years—a consolidation and incorporation—made a change in my position. I was still retained, but in a slightly different position, at one hundred dollars a month. This hurt me a good deal, though I saw that the matter was purely one of business policy and that I had no right to complain.

The next morning when I looked at myself closely in the glass after shaving I realized, underneath the hurt and uneasiness and incipient dismay, that I was fortunate in still having the hundred-dollar job. Then, too, my boy was

out of school now and getting a good start in a manufacturing concern. His wages made up the difference between my former and present salary, and he was in line for rapid promotion.

I was glad of this, for the daughter was nearly through school and we needed the money to give her the extras that a young lady in the family demands. She was a good musician, pretty, as her mother had been, and a nice girl. If she was too self-centered it must have been the fault of our training.

The boy, also, though he now cheerfully added his salary to the general fund, was already talking of the time when he would be twenty-one and saving his earnings for himself. That made his mother and me feel a little uncomfortable, for it almost seemed as though he considered his obligation to us only a legal one; but we were sensitive and never discussed the subject with him—or, in fact, with each other. I could see her wince sometimes when he spoke in that way, and I knew how she felt. After living happily with a wife for twenty years you can understand how things affect her.

In the next few years there were other changes. I kept my position at twelve hundred dollars; but our daughter married two years after finishing school—married a good-looking, affable, easy-going clerk for a large insurance firm.

We had known him well; his family were old neighbors of ours. He had good habits and we could hardly object to the match, as the young people loved each other very much. But he was of a restless disposition, and not of a money-making or money-saving nature; and looking back over the years from under my small white head at forty-nine those absent qualities loomed large, like virtues.

After all the care and money we had spent on her we somehow had expected, or at least hoped, that this pretty, accomplished young girl would make a better match, a more brilliant one, despite the fact that we had never been able even to attempt the outskirts of Society—spelled with a capital. My wife and I were frankly disappointed, and showed it to each other when alone; but we hid our disappointment as well as we could from the children and all others. Shortly after the wedding the young couple moved to Texas, where my son-in-law still occupies a clerical position and has never saved anything except money enough to pay his insurance premiums.

Even the simple wedding of our daughter cost money. She was an only daughter and we wished to gratify her. She had in a sweet manner always demanded the gratification of her desires, had seemed to think it a matter of course that we should give her what she wished—"for father makes a good salary." It took eight months for me to pay the wedding debts, even with the generous board our son paid.

Misfortunes Never Come Singly

WE WERE just beginning to feel easy once more, when Tom, our boy, announced that he was going to get married the next month. He was twenty-four and was earning almost as much as his father. His bride-elect was from another state, a recent guest of old friends of ours. We felt the announcement as a shock, but did not openly object—it would have done no good if we had. We urged him to bring his wife home to live with us, but he preferred a little flat, and so did she; consequently a little flat it was, in another part of the city. My wife and I felt lonely after Tom was gone; there seemed nothing more to plan for. We ought doubtless to have moved at once into smaller, less expensive quarters; but, as I said in the beginning, we had got into a rut, and it seemed more homelike to live on just as we had done when the children were with us. So my wife did the household work and we continued as before; I still had my hundred dollars a month.

We lived in this way for about two years, until one winter my wife had a serious illness. She was in the infirmary five weeks and later needed watchful care and nursing. The infirmary and doctors' bills were heavy and it was impracticable for us to attempt to continue keeping house; we simply could not afford it, as we should have had to hire a servant and a nurse. So we sold off our things, giving Tom a few of the nicest that he wanted, and boarded with old acquaintances of ours in a quiet part of the city. At the end of that year we were still eighty-six dollars in debt. I have always kept my own books carefully, as well as my employers'.

Shortly after the new year a younger man, perfectly capable and a cousin of one of my employers, took the position I had held for several years. The firm treated me nicely about it, gave me time, helped me to find another place and retained me in my former position until I did. But the new place was only a seventy-five-dollar-a-month job. However, at the end of that search for a position for a small white-haired bookkeeper—my hair was perfectly white by this time—I was glad and thankful to get the job for seventy-five dollars. I felt discouraged and looked it. My new employers pitied me, and that made me feel more hacked. But I plodded along and there was nothing else, it seemed, for me to do.

When I was fifty-six our son died, leaving two little children. His wife went back with them to her parents in her home state. We missed our son very much. Though he had done nothing to help us since his marriage, having his own family and expenses to attend to, we had seen him from time to time, and took pride in him and in his being ours. Now we felt doubly desolate—bereft with the desolation of those without children to turn to, and without the support and friendship of capital back of them.

My wife was entirely well by this time, but we never tried to keep house again. She did not fancy the drudgery and had never been domestic by choice, so we boarded. In those years we drifted from one cheap boarding house to another. We had not stayed long at our first place, since it was so located that I had to pay out carfare

After Much Searching We Found a House That We Decided Would Do

morning and evening and at least ten cents each day for lunch. I still had my seventy-five dollars a month, but after board, laundry, clothes and incidentals had come out of it little was left. I always had hanging over me the fear of another illness on my wife's part or my own, and the fear of losing my position.

I took the grippe the winter I was fifty-nine and was away from work a week. It happened to be a busy season, and I tried to go to work too soon and to do too much before I was well again. The result was that my employers got impatient at results and I saw they were watching me closely and with dissatisfaction.

I tried to keep up with my work, putting in extra time at nights; but even so the slow-walking little white-haired old man, with the care lines in his face, did not fit in with their ideas of a hustling young firm's force.

I managed to hold on until spring, although I knew that my employers would have preferred another man; they intimated several times, from week to week, that I needed an easier place. I feared what was coming and looked around quietly for another position. But there seemed openings only for young bookkeepers—many of the places were filled from business colleges and others through business friends and relatives. I found nothing, and clung desperately to my job, which looked princely to me in the light of the alternative. The alternative came, nevertheless. On February fifteenth I was notified that my services would not be needed after the first of the month.

I kept the news from my wife as long as I could, for she had been rather blue all winter, after coming back from a visit to our daughter in Texas. I tried every opening I heard of and I besieged my friends to help me to secure another position as bookkeeper at any price; but the first of March found me still unsuccessful.

I quit the firm unemployed, a small man sixty years old, with white hair and lined face, having a total fortune of two hundred and eighty-seven dollars in the savings bank, a wife to support, and an expectancy, according to the life tables, of fifteen and forty-five hundredths more years to live. That expectancy made me realize in a dull, hopeless fashion that sixty is not absolutely, only relatively, old. But the thought of all those probably future years gave no satisfaction, but rather added dismay.

My place had been given to a young man of twenty, fresh from a good business college, with a thorough knowledge of stenography, typewriting and bookkeeping, ready and eager to use all three to the best advantage of the firm for a beginning salary of fifteen dollars a week.

He was energetic and reliable, and for years was a valuable man. I could not blame the firm for making the change; they needed just such a man. The firm was young and hustling, but doing business on small capital in those days. It could not afford a stenographer and a bookkeeper both, even if it had needed them; so I was down and out.

That was eight years ago, but I remember, as if it had all taken place this morning, the desolate hopelessness with which I turned over my books, all neatly balanced, to my successor. Those books had become like children to me; I had spent more waking hours with them than with my wife.

Only Young Men Wanted

I FELT the desolation of failure. It seemed to me as though I were a piece of shopworn, useless goods thrown aside on the junk-heap, no longer fit to cumber up the store. The sharp pain and the dizziness seem to come over me now as I write about it, the weakness I felt as I reached for my hat and slouchy brown overcoat and shook hands all round, trying to laugh a little to hide my feelings so that they would not show their pity for me.

At last I got out on the street and went home to my wife, to the little back room of the second-rate boarding house where we were then living. She, dear soul, was patient as usual, and tried hard to be cheerful; but neither of us succeeded at that. However, she had no word of complaint or upbraiding, no suggestion that I was a failure and had involved her in my failure. She was loving and sweet and uncomplaining, and made an effort to be cheerful—bless her dear heart! Oh, these wives—how patient, how wonderfully patient, they are with us poor men!

"Never mind; you'll find some other place where they will appreciate faithful, competent service, dear," my wife would repeat; and I would kiss her for saying it. It was good to feel we had each other, we partners of long standing through all those married years. Now our trouble, our uncertainty, our incipient dismay seemed to draw us even closer together.

We decided to watch the papers and see what we could find in the advertisements. The next morning's paper, however, advised us of only two classes of men wanted, experienced salesmen and agents to solicit on commission. I knew I could not fill either of those wants. My life had been too quiet, my business efforts too retired. I who had lived back among my books for forty years could not hope to step out and compete with young men full of strength and assurance and hopeful of success. Even my wife understood at a glance that those advertisements were not for me.

We looked eagerly in the afternoon papers and found a longer list of "Help Wanted—Males": "Ambitious young men"—to become traveling salesmen; "Boy"—to work in drug-store; "Boy"—apply at once; "Houseboy—at once"; "Salesman"—fine clothing and shoes; "Barber"; "Young man—to solicit; must have wagon"; and so on. The only possibility seemed "Furniture duster—experienced; apply at Emporium Furniture Company." Most of the other positions called for boys or young men, except three porters and two tinners that were wanted. I was not strong enough to do a porter's work and knew nothing of tinning, so I started out at once for the furniture duster's place.

I found it had been filled twenty minutes before I got there by a reliable-looking old German; it paid seven dollars a week.

We searched the papers from day to day, but they had little for us: Men for the United States Army; auto hands; "a live-wire as assistant to the manager of a men's furnishing department"; three young men for traveling salesmen; competent wood-pattern makers; first-class rapid stenographer; first-class coatmakers; a copper-plate engraver; handy men on concrete forms; five harness-makers, and a good tailor, were all badly wanted, it seemed; but those advertisements caused me no thrill of hope.

I Found a Young German to Cook for Us

However, shortly afterward, in another paper, I found "Bookkeeper wanted; give experience, salary expected, etc. Address H. H. 72, this office"; and "General office assistant"; and "Bank teller," each asking for experience, salary expected, etc., and each calling for letter replies, "this office," which prevented a personal interview unless advertiser so desired I answered each of these as well and promptly as possible, leaving the amount of salary to be determined upon interview. I never got even an interview.

So it went on, day after day. I investigated industrial insurance, but found even there the young and semi-young men were to the front. They looked significantly at my white head, deprecatingly at my small size, and politely informed me there was no opening at present. The regular collection routes and territory had been apportioned and were held by men ranging in age from twenty to thirty-five.

At the end of the first week I was very uneasy and not sleeping well; at the end of the second week I felt sick. My wife never complained, but used to say constantly, "Well, never mind; perhaps you'll find something tomorrow." It was a little balm to our heartsick spirits and raw nerves to hear that, although neither of us thought it likely.

Our surroundings also were depressing. After my ousting we had taken to the cheapest quarters we could find—a furnished room, second-story back, in a dingy rooming house, in a fairly good run-down section of the city. We paid ten dollars a month for this abode, lamps and fire included; and we took our meals at a near-by restaurant—fifteen cents a meal, or a ticket for twenty-one meals for two dollars and fifty cents.

A Gleam of Hope at Last

HERE I began to study afresh the food problem. The fare was reasonably good at times for the money; the wonder was that meals, regular meals, could be furnished at all for that price. But our long boarding-house life had made us critical or faultfinding, or both. We thought that the biscuit need not have been burned and that the coffee grounds might have been strained out; that the soup should have been boiled enough to get a blend of vegetable and meat flavors, instead of being a watery, insipid slop; that the macaroni ought at least to have been cooked soft, and so on. The food seemed to be prepared haphazard, in large quantities, the results being sometimes good, more often indifferent, always uncertain. The service also was unappetizing; but what could you expect at the price?

What with my constant failure to get employment, our questionable food and our dingy little back room—where we felt in a measure degraded—we became very low-spirited. Troubled and anxious as we were, we grew to hate our meals instead of enjoying them. The only way that we could calm ourselves was by repeating continually the question, "What can you expect at the price?" After many days of this it suddenly occurred to me to try to answer the question as a possible solution of the difficult problem of our future existence: I might start a cheap, clean boarding house for respectable people who had little money.

At first the idea seemed preposterous. We had never had any experience in that line; my wife was not domestic in taste or an especially good housekeeper. As for myself, I had only a sense of finished values, not of processes in home management, cooking and housekeeping. I thought over the matter for two days before deciding to attempt it if my wife would consent. I was getting desperate. I knew something must be done soon. So I told her what had occurred to me and asked her what she thought of it.

Her look of utter amazement and incredulous dismay, as she stared at me upon hearing this suggestion, made me laugh. Perhaps it was half hysterical from the nervous strain and reaction from tension, but I laughed and laughed uncontrollably, until she finally gasped: "Are you absolutely crazy, David, or just joking?" and joined in my laughter.

At last I managed to sober down and convince her that I was sane and in earnest. I laid the possibility before her as hopefully and attractively as I could, and we discussed the matter seriously.

The more we talked of it the more possible it seemed. That may have been the result of our years of criticism; at any rate, we thought we knew "how not to do it." My lifework had made for neatness and a certain precision, which proved of great value to me.

At length we grew enthusiastic, and we spent the whole afternoon in discussing general plans and dozens of seemingly unimportant details. We have learned since to respect every little point; it is often impossible to say which are the important and which the unimportant details.

By the next morning the enthusiasm of a young married couple was upon us. It was the hope of a new life—the relief from the enveloping despair of the past weeks. We started forth expectantly, almost gleefully, a plainly dressed middle-aged woman and a white-haired man, looking up houses by the rent signs as we walked the more central streets, and later calling on house agents. What a relief it was from the past strain to see a possible opening, to get back to hope and action, to be doing something worth while!

We determined that we must have a house centrally located, accessible to the business section in a few minutes' walk, with sufficient rooms to make a living possible. We realized that only by having a number of boarders can a cheap boarding house be made self-supporting.

After much searching we found one that we decided would do. It was close to the business quarter, a rather well-built house long abandoned by its builder, and heretofore used as a rooming house. It was on a fairly good street—three business houses and a laundry were on the same block, and an old church stood at the corner. We liked that church; it seemed to improve the neighborhood.

The house was a three-story building, with four rooms and pantry on the first floor; four rooms, besides hall room and bathroom, on the second floor; and two large rooms and a hall room on the third floor. It was one of those tall, straight houses, standing alone, with long halls and straight stairways up one side.

It was of a fairly good-looking red brick outside, and dingy and dirty within; but it had certain advantages for which we had looked carefully. The house stood on the west side of the street, facing east. This made it very desirable for summer, when the boarders would come home hot and tired to supper and see its restful cool frontage, and later sit out in the twilight.

The long, straight hall was on the north side of the house, which gave the side rooms southern exposure. The house immediately south of it was a small, old-fashioned one standing well back in its yard. Therefore, not only did our side rooms have a wealth of sunshine and air pouring into them, but even the second rooms on each floor had a good view of the street. We realized the importance of light and air and a street view to persons—especially women—whose home consisted of one room.

We found that the house could be rented for fifty dollars a month, payable in advance. The agent allowed us half a month's rent for fresh papering; we were to select it and apply it as we wished. That was the best we could do then, although the house was in very bad condition, for the agent realized we could not command but only request. We took the house promptly: it suited us too well to risk losing it.

We deprecated the fact that the neighborhood was not more unquestionably good. However, we knew that there were some respectable old residents on the block, and we had found by experience that many better located and rather well-kept boarding houses had in them persons whom we did not admire and with whom we did not care to associate.

After paying the month's rent in advance we had still something over two hundred dollars left. I decided—for I had to take the initiative throughout and plan for the faithful wife—that we had best move in at once and take our time cleaning the house, furnishing it and getting everything into condition. I realized that while just we two were there, without boarders or servants, I could do work that otherwise I could not do so well—such as scrubbing floors and woodwork, spraying cracks in walls to kill insects, painting floors or staining and varnishing them, and repairing and cleaning the second-hand furniture with which we proposed furnishing the house.

We bought a few necessary pieces of second-hand furniture, a kitchen range and some dishes, and moved in. We got new mattresses, but practically everything else was very second-hand. Much of the furniture seemed hopelessly dilapidated when we got it, but when cleaned, repaired and revarnished did very well. The agent had allowed us ten days' free rent, to give time for the papering, and we decided that we could take another ten days to get everything in order.

We set about our new housekeeping with something of the inspiring spirit of homemaking, and of trying to make a dollar do the work of three in housefurnishing—a fascinating thing to a certain type of mind. In fact, I may here say that we made one dollar do the present work of fifteen. I carefully inspected the most worn stock of some five installment houses, the second-hand stock that they had sold and taken back again and again. It could be had for a trifling sum. My capital was so small that I did not dare use it all, though I might have got better bargains in better grades of goods could I have done so.

Our Enthusiastic Preparations

I FOUND I was able to buy this old worn stock, which had passed through unknown and questionable surroundings, for a very small sum. The terms were one dollar down on every fifteen dollars' worth of goods, the balance to be paid in weekly payments of fifty cents on each fourteen dollars' balance of goods. The amount of seemingly hopeless furnishings thus bought—which were really selected with great care—was astonishing. But first I must tell a little more about the house itself.

We had to select the cheapest paper and plan with care to put it where most needed. We determined that we must have a clean, attractive front hall and a parlor. Most boarding houses, even cheap, shiftless ones, have a parlor. We decided that our house must be as good as we could make it from the very first. We looked forward to gradually improving our furniture and surroundings in every way as we got a start and made a success of our venture. We felt we could make a living, at any rate; that meant success to us then, when we were almost at the end of our resources.

We decided on a light yellow paper, with a dainty white scroll in it, for the halls of the first and second floors. It was only a six-cent paper, but the result was tasteful and surprisingly good. The hall was no longer the same dingy

Made Plenty of Comfortable Places for the Tired Boarders

place. As soon as the front door opened the visitor was surprised to see so much gathered sunlight in the buff and white paper, which radiated a cheerful, clean atmosphere. The parlor we papered in an unobtrusive pattern of two-toned green, something very pretty at eight cents, which emphasized the clean, dainty impression of the halls. There is much in a good beginning.

The dining room we papered in a tiny checked golden brown, so attractive that we ourselves wondered how it could be got so cheap and why it should be manufactured expressly for kitchen use. The rooms were large, and we had not sufficient money to do any more papering, but we felt that we had done the most essential, and bedrooms could be papered later. Meantime my patient efforts with three dollars and seventy cents worth of wall-paper cleaner and a stepladder vastly improved the soiled paper on the remaining rooms.

We bought a quantity of corrosive sublimate, a sprayer, carbolic acid, ammonia, soap, a good scrubbing brush, and a mop, and did a vast deal of spraying and scrubbing, of washing of paint and floors, until we had the house in a state of cleanliness that was a delight. My good wife heated the water and did the lighter work. It was not easy, and the hard menial work was often depressing; but it was our last chance—we simply had to save every cent we could to get a start—and there was satisfaction in seeing the dingy, unsightly surroundings become fresh, clean and inviting as a result of our honest efforts.

The buying of the furniture was only a small part of that branch of our work, as we carefully selected the cheapest old stuff we could see possibilities in when cleaned and revarnished. Second-hand carpets that looked hopeless at first glance often proved veritable treasures—old partly-worn Brussels that could be ripped, planned to fit, resewed and made into rugs, then thoroughly scrubbed. We got several rolls of new cotton-padded paper to go under the rugs; it was cheap, and three thicknesses underneath the carpet made it like velvet to walk upon and greatly added to the wearing life of the carpet.

We also got several gallons of walnut stain, and made borders of stained floor along each side of the halls and around the rooms, covering the stain afterward with a hard floor varnish. This saved much carpet, and the wood-stained borders were effective, sanitary, and easily kept clean with a long-handled hair dustbrush.

A small-patterned good green carpet, by the time it had been ripped to pieces, scrubbed and sewed up again, best parts to the front, and put down over three thicknesses of new cotton-padded paper, made a softly impressive, rich entrance hall carpet. I did not have the same pattern for the steps, but used some second-hand green stair carpet, also splendidly padded, that blended well.

The parlor boasted an old-style red velvet, in fairly good condition and reworked into a rug, with the border of walnut-stained floor well varnished. In the dining room was a Brussels rug also, a nondescript and somewhat worn Brussels that I had got for almost nothing. All these were prepared and put down with the same care, and the results were most encouraging.

The parlor had little furniture at first, except chairs, an old marble-topped table and an ancient ten-dollar square piano. This latter was bought largely to fill up. We kept the top raised and it looked very well—had something of the grand piano effect and added much to our simple furnishings.

The dingiest and worst scratched chairs we scrubbed with ammonia and water, and then revarnished with one coat of furniture varnish. The result was not of the best, but it was a great improvement and would do for a while at least, we decided. We got a quantity of second-hand bedding also, which we gave a thorough washing with disinfectants.

We found that it was taking us longer than we had anticipated to get our house and household goods in order; but, considering the amount we saved by doing our own planning and fixing, we decided it would pay us well to wait and get things in good condition before we engaged a servant and opened to the public. Instead of twenty days, we were in fact twice that long in getting everything ready, for neither of us was young. The hard work often made it necessary for me to lighten up a little after one strenuous day. I learned to plan the work for alternately hard and easy days—a day of scrubbing and bedclothes washing to be followed by a day of carpet sewing, planning, or furniture varnishing.

The amount of pleasure we got out of our work was surprising—the new ideas and the inspiration of anticipated success. We felt like artistic creators as we saw the dingy and dirty and cast-off remnants becoming useful household furnishings again, and our house beginning to look clean and attractive, ready for boarders.

We picked up a few old pictures, refined and good, for hall and parlor—five in all—and two more for the dining room. We chose these to give an atmosphere. We felt that pictures were an index to the house and the dwellers in it, and had always judged a new boarding place or a new acquaintance's home and the new acquaintances themselves, in part at least, by the pictures. To express taste they need not necessarily be expensive. So we chose a few good old pictures in our second-hand shops—to represent us, as it were. The hall, with its fresh paper and freshened

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TWO MEN AND A CHANCE

By WILL PAYNE

ILLUSTRATED BY EDMUND FREDERICK

THE two men who were on trial had the vice-president's room to themselves. It measured fifteen feet by twenty and was furnished with that expensive simplicity which characterized all the offices of the big bank. Through the closed door to the president's room they could hear indistinctly the voices of those who were about to decide their fate.

Sturtevant Byron, the older and larger of the two, was on his feet, moving restlessly—a big man in all dimensions. Twenty-five years earlier he had been a noted college athlete. Now his waist measure exceeded his chest by a foot and a half; when he held his head erect a little roll of fat appeared at the back of his neck; and there were white threads in his dark red beard and darker hair—both curly and most carefully tended. He was, however, still a handsome man. As he paced the floor his large, shapely, beautifully manicured hands moved nervously—now to his beard, now stroking down his hair, now to a pocket. At the back of his troubled head he resented the situation with a wrath essentially childish. All his life he had been accustomed to having just about what he wanted just about when he wanted it; and it seemed something like a lapse in a law of Nature that at this present moment he should be pacing the floor while the gods of finance deliberated whether he should survive or perish.

Wesley Graine sat over in the dimmest corner, by the fireless grate, in an armchair that was several sizes too large for him. He was forty-two—four years younger than Byron—and his appearance was quite undistinguished. He also wore a beard, but it was a mere neutral dust-color, trimmed and tended with as little imagination as though it had been a whitewash brush. He was still as a mouse, except that his light gray eyes steadily followed Byron's moving figure. All his life he had been used to having only what he could dig out with his own teeth and claws; and, whereas Sturtevant Byron was not thinking of him at all, he was constantly thinking of Sturtevant Byron.

They were rather in the same boat. They had plunged on some of the same unlucky speculations, dragging their respective banks after them. At this eight-forty o'clock of a Thursday evening in October their respective banks—the Transit National, of which Byron was president, and the Subway Trust, of which Graine was president—were in a painfully dubious condition.

At ten o'clock next morning one or both of the banks might fail. It was a situation likely to make any bank president nervous; for, only a fortnight before, Mosier, of the ruined Marginal National Bank—after exhausting every resource that his able lawyers could think of—had departed for the penitentiary to serve a fifteen-year sentence, and last week the Appellate Court had refused a new trial to Cabot, of the looted Kiters' Trust Company, who was under a ten-year sentence.

The failure of two banks might stir up a commotion that would prove highly unpleasant to the gods of finance next

He Was Glad He Had Come There

door; but they could face the failure of only one bank with considerable assurance. In fine, if the gods saved the Transit National that would be one big reason the less for saving the Subway Trust. If they saved the Subway Trust they would be decidedly less concerned about saving the Transit National. The two were in the same boat—a mere leaky, rudderless derelict—tossing in mid-Atlantic; but there was a strong probability that the lifeboat at hand would take off only one of them, letting the other sink.

The door to the president's room slid back. The stocky, ruddy, rolypoly figure of Benny Westbrook stood revealed in the stronger light from the next room. He looked at Byron and said gravely: "Come in, Stur."

The tone and the name constricted Wesley Graine's heart. Not only was Byron going in first but to the most powerful of the men Byron was "Stur."

Hastening into the president's room, the big, hearty, self-indulging man closed the door behind him—but not quite; he left a crack the eighth of an inch wide. That was his headlong, careless way. After listening intently for a minute with one ear cocked up, Mr. Graine slipped noiselessly across the room and applied the cocked ear to the crack. He was in time to hear a voice, peremptory but not unkind, say: "Well, Sturtevant, where do you stand? Out with the whole story now."

Again his heart was constricted. That was the voice of Milo H. Connolly, for many years president of the big bank—its creator, in fact, but now retired with so much money that it sounded like something out of The Arabian Nights, and pleasantly devoting himself to art, travel and philanthropy. Sturtevant Byron had married the daughter of one of Connolly's early partners—was at the great man's house often. Mr. Graine was very much aware that no solicitude for himself—son of an indigent and unadmirable West Side mechanic—had brought Milo H. Connolly down to a bank meeting in the financial district after dinner.

The whole story took a long while in telling. There were many things to be probed. Indeed, Mr. Graine, listening at the crack, more than once softly shifted his position to ease tired muscles. It was by no means a nice story. Byron had to confess things which, under the pitiless analysis of a United States district attorney, would certainly wear an ugly look. The Transit National Bank was obviously in a condition so shaky that it could not survive twenty-four hours without help.

Chairman Bronson, of the Clearing House committee, who sat at the head of the table opposite the culprit, looked very grim and unhappy, and tugged at a muttonchop whisker. Benny Westbrook, of the big bank, frowned at the floor. Thomas Littleton, of the Bullion National, who sat at the chairman's left and had done most of the cross-examining, took off the big, round, gold-rimmed spectacles which made his fleshless face look all eyes and bushy mustache, and began polishing the lenses with his handkerchief, as though it were a sort of funereal rite. Milo H. Connolly sat at the chairman's other hand, regarding Sturtevant Byron mournfully, his finely wrinkled face, like a piece of mellow old ivory, full of reproach and grief.

Byron, at the foot of the table, not only felt that his fate trembled in the balance but had a rather sickening sensation that the scale was tipping against him. Hitherto he had regarded himself simply as an able man in bad luck. Under the rasping cross-examination of his friend Littleton he perceived for the first time that, to an unsympathetic, rule-of-thumb sort of eye, he might really look like very much of a fool and not a little of a rascal. For the first time fear really struck into his vitals. He looked slowly

around the table and the look was very much as though a great, genial, blundering boy unexpectedly found himself in a grave fault and stood baffled before his judges. His distressed look rested a moment upon Milo H. Connolly's finely wrinkled old face; then he dropped back into the chair and his chin sank until the curly red beard spread across his shirt-bosom.

"I can turn in four hundred and fifty thousand dollars, fresh money, or fresh securities," he said, in a low voice that was not quite steady. "It isn't much, but it will help. It's my wife's. She'll stand by me."

The bankers, much embarrassed, averted their eyes. The constrained little silence was broken by Milo H. Connolly.

"You fetch the stuff up to my house at a quarter to nine in the morning," he said, "and I'll advance you a million in cash on it." The old man looked down the board, smiling. "The margin is pretty slim; but I'll take a chance on Sturtevant."

The bankers laughed—not because the joke was good, but because they felt relieved. All of them liked Byron; three of them sat often at his board, broke bread and clinked glasses with him. A million in cash would by no means put the Transit National in good condition—it would require more help; but Jupiter Connolly had thrown his weight in Byron's scale. Protected, so to speak, by his prestige, the other gods were glad to be merciful.

The laughter struck cold to the pit of Wesley Graine's stomach. He calculated that after this sentimental and unbusinesslike indulgence in generosity the gods were pretty likely to suffer a reaction. Then he heard Chairman Bronson say dryly: "Well, let's have in the other man."

He was not "Stur." He was merely "the other man."

He took the chair Byron had vacated and made out the best case he could for himself. His conduct had been much the same as Byron's—possibly the shading was a little darker here and there. His bank was in much the same condition as Byron's—perhaps a trifle shakier. The difference, however, was not there. Among these gods there was none to toss a featherweight into the scale in his favor. He was by no means popular. Whatever he got came by nobody's indulgence, but by his own unaided teeth and claws.

Presently a nod of Chairman Bronson's head relegated him again to the vice-president's room while the gods prepared their judgment. The deliberation was brief. Byron was called in to the synod—leaving the door open a foot this time. So Graine easily overheard that the popular, genial, self-indulging man was to call at Mr. Connolly's house with his securities promptly at a quarter to nine in the morning, then meet the Clearing House committee downtown at half past nine. Byron was saved. Also Mr. Graine heard Benny Westbrook laugh and slap his friend "Stur" on the back; heard a scraping of chairlegs, a putting on of hats and coats. Three men went out, as though the business of the meeting were over.

When Graine entered the president's room Chairman Bronson and Mr. Littleton were standing at the head of the table as though they, too, were about to leave. Mr. Connolly was at the door, beaming and joking with Benny Westbrook, who was helping him into his overcoat. For an instant he and Graine looked at each other; and the old man's heart quailed, as any one's heart might when looking into the eye of a fellow mortal about to be hanged.

Graine's glance shifted to the chairman—encountered the chairman's grim, forbidding eye.

"We see nothing whatever for the Subway Trust Company except a receiver," said Mr. Bronson.

Mr. Graine understood that to protest would be as futile as argument with a judge who has pronounced sentence. He put his hand to the undistinguished beard and looked at the floor. Two minutes later he was on the steps of the big bank, staring up the empty street, for it was now half past twelve and the financial district was as void of life as though it had lain a thousand years in the desert, waiting for an explorer to discover it. His own prospect was as dismal as the street. The gods had spoken; he stood naked.

About the same time Sturtevant Byron was hastening down the steps to the subway. To him, also, the gods had spoken—but with an omnipotent promise of safety. It was fine, after all this harrowing uncertainty, to find himself in a pleasant and impregnable castle, with the adamantine walls of the Clearing House between himself and unmannerly Fate. His mind swiftly warmed and uplifted. The blood sang happily in his veins. Riding uptown, he smiled to himself, like a man through whose brain agreeable thoughts are racing. He got out at the Grand Central Station. It was now one o'clock and he had eaten only a hasty dinner. His large, robust, much-indulged body craved some happiness too. So he walked toward the nearest of his clubs, on Fifth Avenue, where he could get supper.

It was a fine, clear, crisp October night. Before he had walked a block he was smiling up at the moon. The unquenchable youth in him bubbled up more headily than ever. He felt through and through the immense pleasure of being alive.

At one o'clock Fifth Avenue was hardly more sympathetic to his expansive mood than the financial district had been. It was mostly shut up, with just enough pedestrians and vehicles in it to look lonesome. He glanced toward the club that he had in mind—a staid club which at that hour was as likely as not to be mostly deserted, stodgy, lonesome. The thought of taking supper there was unpleasant. Then he looked ahead, toward Broadway, and subtly felt its atmosphere—the brilliant lights, the moving crowds, a big, full pulse of life that was all the more piquant for its flavor of license. He hesitated an instant, then strode that way, smiling a little to himself. Again he smiled a little as he turned into the street's bright turmoil. There were many girls in the moving crowd; some of them were quite pretty; some of them smiled at him, and he could almost have laughed at them just as at the moon. He had no particular restaurant in mind, but finally remembered a new one that had been described to him as the most showy of all.

The big dining room was still filled to its capacity when he entered it. The gorgeous, incongruous decorations amused him exactly as the moon and the girls outside had. There were plenty of girls here, too, with their escorts; and the small, shaded electric lamps on the tables gave each couple a kind of theatrical illusion of privacy.

After a little delay he got a table next the wall and sat down delighted. It had been a good while since he had eaten a one o'clock supper in a place like this and the mild lark itself tickled him hugely. It seemed to him exactly what he needed after the worry of the last two months. He felt again to the full the pleasant sense of being able, through money and prestige, to command all the agreeable things there were going. He was not only happy but thoroughly amused.

He ordered a cocktail at once, which no doubt he would have done anywhere. Having drunk it, he ordered a more elaborate supper than he had intended, consulting the waiter and picking out the dishes with experienced care. When the food was selected the waiter paused a moment deferentially, pencil in hand, for obviously this was not a guest whose suppers consisted simply of food. Byron also paused a moment, then added to the order a quart of champagne. Left to himself, he lit a cigarette and surveyed the room with leisurely, amused satisfaction, a friendly twinkle in his brown eyes, a smile lurking under his mustache. He was glad he had come there.

Meanwhile Wesley Graine had not thought of going uptown. To him the empty gloom of the financial district was all one with a thronged court ballroom. He turned toward the Subway Trust Company. Answering his three rings at the side door, a watchman let him in. The watchman was quite used to those three rings at all hours. Graine crossed the banking room without being quite aware of its existence and let himself into a small, automatic electric elevator. Almost as automatic as the elevator itself, he pushed the proper button and the cage slowly rose to the top story.

Only two or three persons besides himself and the maid ever entered the small living suite up there—an office fifteen feet square, a bedroom not so large, a bath. A curtain hung across one corner of the office. Behind it was a tiny gas stove, a small icebox, a cupboard that cost four dollars, with a few dishes in it. The banker had also a bachelor apartment off Eighth Avenue, up near the Park, where he nominally lived; but he was almost as apt to be found, out of business hours, in this little den at the top of the bank as in his apartment.

He, too, had eaten a hasty dinner, and he was well aware that to nourish the body properly is good economy. Mechanically he lighted the gas stove, put some water in the teakettle and set it on to heat. Then he took from the icebox a bottle of malted milk and measured two heaping teaspoonfuls of the compound into a tumbler. Replacing the milk, he took out a pasteboard package half full of crackers. When the water was hot he poured it on the milk and stirred it up. Then he sat down at the desk by the window, munching the crackers, sipping the hot milk and thinking.

Especially thinking. No case could well be more desperate. Without help, his bank could not live out the day. If the Clearing House banks turned their backs upon him he must sink inevitably—and they had already turned their backs. He had no comforting illusions as to what would most probably happen if his bank failed in its present condition. There were Mosier, Cabot—a whole procession of law-breaking bankers inexorably ticketed to the penitentiary.

If he could gain only a little grace—sixty or ninety days, say—his ingenuity would be capable of dragging his affairs into much better order. With only a month's grace he might hope to pull through. The grand problem was how to get by the next twelve hours!

Various expedients occurred to his fertile mind. They were all desperate expedients, but no more desperate than his present state. They might well be called criminal; but, if the penitentiary already confronted a man, why should he bother with scruples? He had nothing more to lose. The trouble was that none of the expedients stood the test of his careful analysis. As he turned them over with a steady, intent mind it did not seem at all likely they would work.

Mr. Graine did not pace the floor. Having eaten, he sat very quietly by the desk, his chin down, his hands folded in his lap. Now and again he shifted his attitude slightly to ease his muscles; but he did that gently, as though afraid of spilling something. Only his brain worked ceaselessly.

He had not the least idea of throwing up his hands until the clock ticked off the last second of the last minute. In spite of his situation he had a dumb, stubborn sort of faith in himself. Among the billion chances at large in life there must somewhere, somehow,

Mr. Graine Heard Benny Westbrook Laugh and Slap His Friend "Stur" on the Back

be a chance for him—and he meant to capture that chance. He crouched, waiting and watching for it like a hungry tiger. Deep in him there was a blind sort of faith that the chance simply couldn't get by him, as though the ferocity of his desire could compel it his way.

At length a plan grew up in his mind. In the vault of the Subway Trust Company were many bonds and stocks that belonged to other people and were pledged to the concern as security for loans. Graine's plan was simply to raid these hypothecated securities, taking a few here and a few there; then abruptly, at the last moment, to descend upon the Clearing House committee with his bundle of sequestrated securities, saying he had raised them among his friends during the night. He knew very well that, as the moment for his bank to fail approached, the committee would be nervous, dreading the impending shock, not knowing whether it would precipitate runs on other banks. If he unexpectedly descended upon them in that nervous moment, when there was no time for investigation and deliberation, offering his bundle of other people's securities and again asking help, they might rise to the bait. Gossip had already been busy with the name of his bank and of Byron's. If his bank were to be saved the gossip about it must be quieted. So, to quiet gossip, the committee might publicly announce that it would support his bank. That would commit the Clearing House irrevocably. Having publicly pledged support, it could not withdraw that support—even though it detected his trick ten minutes later—without destroying its own prestige with the public.

Such was the plan that shaped itself in his mind. It looked so wild that again and again his reason started back from it. He told himself it wouldn't work—the committee would discover at once that he had abstracted the securities from his own bank; even if they didn't discover that, they wouldn't, on the strength of only four or five hundred thousand dollars of fresh securities, advance him the two million or more that he needed. His reason rejected the plan. Not only, however, was it the least unpromising plan he could think of, but something blindly urged him on to try it—as though, somehow, there lay his chance.

The timelocks on the vault let go at eight o'clock in the morning. They were set early in Graine's bank, for he was as apt to be ready for work at eight in the morning as at eight in the evening. His watch now showed ten minutes past three, and, until he could get into the vault, there was nothing more to be done at the bank; but there was something to be done elsewhere—at his bachelor apartment.

He wasn't by any means going altogether on instincts, feelings and like blind guides. As a reasonable man he knew it was impossible to foretell what the next twelve hours might bring forth.

At the bachelor apartment were some private papers to be destroyed—other matters to be put in order.

He let himself down in the electric elevator and went out on the empty street. The moon had set now, but he didn't notice it. He took the subway to Times Square and started north in Broadway, making for his apartment. The gay street had grown drowsy, giving itself up to the brief nap before sunrise. The slight, rather round-shouldered man trudging along its deserted flagging looked like some patient clerical or journalistic drudge going home after the night's work. A stout, leisurely policeman who glanced at him in passing would have been astonished to learn that he was a crouching tiger.

Graine himself was hardly aware of the policeman—only vaguely aware of the drowsy street. Mechanically, however, he did notice a splotch of light and color just ahead—the gaudy, bejimcracked façade of the Café Babylon. Two or three taxicabs and a touring car stood at the curb. Trudging on, Graine glanced indifferently into the first of the lighted windows, cunningly obscured by plants and draperies so as to give only a glimpse of the gorgeous dining room. Just then four guests issued noisily from the café.

The scale of their expenditures within was indicated by the fact that three servants bustled out in their wake—one carrying a stick, another an overcoat, the third running to open the door of the touring car. Graine recognized the two men who stepped out first and slackened his pace. They were flourishing young brokers, celebrated for sporting proclivities. The third man was a stranger. The fourth was Sturtevant Byron—and Graine came to a dead stop in the darker spot between the first and second windows.

It was Byron's coat that the servant was carrying. The banker paused on the sidewalk to put it on, but in spite of the servant's dexterity twice missed getting his arm into the sleeve. All four men were talking and laughing at once. The stranger declared the stick that the servant was offering wasn't his. It proved to be his, however, and one of the brokers pounded him on the back while all the men laughed as though the mistake were immensely funny. They piled into the car pellmell, as though there were not an instant to spare. The big machine sped away northward into the dark.

Northward—that might mean anything; but Graine, himself a most abstemious man, understood that, at least, it didn't mean home. Sober men go home and really drunken men go home; but these men were neither. Graine's watch showed twelve minutes to four. He remembered distinctly that the appointment at Mr. Connolly's house which he had overheard was for a quarter to nine sharp—an early hour for Sturtevant Byron at best.

The servants had gone inside. The street was empty again. Graine trudged on, but more slowly, his eyes to the north—in the direction taken by the car. His heart beat higher and warmer. A faint, slow smile appeared on his lips. "Stur," he thought, mocking the nickname, "you're going to spill your chance and I'm going to pick it up!"

At ten minutes to eight he was back in the Subway Trust. At two minutes past eight he was in the vault, rapidly yet carefully selecting securities that belonged neither to himself nor to the bank, but were held there in trust, and dropping them into a japanned tin box, fastened with a small padlock. At eighteen minutes past eight he was climbing into a taxicab, with the box under his arm. The subway might be quicker, but he didn't care to go along the street lugging that box. In view of his promise of a five-dollar tip, however, the driver suspended the speed laws. They went up Madison Avenue and reached the corner of the cross street upon which Mr. Connolly's residence stood at seventeen minutes to nine.

"I've Raised Four Hundred and Thirty-Two Thousand Dollars in Good Stuff. With a Little Help From You I Could Pull Through"

Graine, sitting in the cab with his watch in his hand all the way, had calculated, four blocks below, that they would make the corner before a quarter to nine; so he called the driver to stop in the cross street. Standing at the curb, the cab trembled a little to the pound of the engine; and for once Wesley Graine's hand trembled a little also.

In a very few minutes now he was to take as desperate a chance as a man in his walk of life ever took. His eyes held steadily to the creeping hands of the watch—sixteen minutes to nine—fifteen minutes. From there to the hall of Connolly's house would take him two minutes, or three if the footman was slow—fourteen minutes to nine—thirteen—twelve. Yet he waited. Eleven minutes to nine—ten and a half. He tapped sharply on the glass and nodded, putting the watch into his pocket. The cab rolled forward to Fifth Avenue, turned, drew up at Connolly's door. Graine sprang out, the box under his arm.

In a humble and undistinguished way he was known to the house. The servant bowed, therefore, and admitted him, although eying the tin box with almost open disfavor.

"Mr. Byron hasn't come?" Graine asked.

"No, sir," the servant replied—and a joyous thrill titillated the banker's straining nerves.

"Mr. Connolly is expecting him," said Graine, guessing the man would have been so instructed. "I wish to see Mr. Connolly. I have seen Mr. Byron."

"Yes, sir," said the man, and disappeared. Hardly more than a minute later Graine was shown into the virtuously plain office, off the library, where Milo H. Connolly, in a dressing gown, stood by the grate. It was then seven minutes to nine—eight minutes after Sturtevant Byron should have been there to receive salvation at the philanthropist's hands. Mr. Connolly's lean, finely wrinkled, old-ivory face showed perplexity and concern, and Mr. Graine's alert brain buzzed with the consciousness that at any second Byron might ring at the door or call on the telephone; but he deposited his tin box on the corner of the table and said abruptly:

"Byron has given it up."

Connolly plainly winced, his brow contracting and the wrinkles around his eyes deepening as though something hurt him. He stepped toward the caller, his white head bent forward in an intent, questioning attitude.

"You've seen him?" he inquired.

"He's given it up," Graine repeated. He did not attempt a sympathetic tone, yet he spoke with respect, as of the cherished dead.

Questions of a painful nature arose in Mr. Connolly's mind. If Sturtevant had given it up, then his situation must be worse than he had represented it the night before; or else—he was to get his wife to turn over her fortune. Could the fatal hitch be there?

Now Milo H. Connolly did not like Wesley Graine, whom he considered frankly as only a sort of human rat. To discuss with him intimate things about Sturtevant Byron, whom he did like, was distasteful; but what did Connolly know? He ventured to say:

"Sturtevant was to have brought some securities here this morning."

"Yes," Graine replied, promptly and respectfully; "he was to have brought four hundred and fifty thousand dollars from Mrs. Byron." He wondered whether it would occur to Connolly that he might have overheard the arrangement while sitting in the vice-president's room. He made a decent little pause, glanced modestly at the floor and added in a lower tone and even more respectfully: "I'm not commissioned by him to go into it—to discuss it; but I'm afraid his personal habits haven't—been quite right."

Under his eyebrows he saw the old man's face harden and the muscles about his jaw settle rigidly. Mr. Connolly was fond of his old partner's daughter; he'd had some suspicions before; now he thought bitterly: "So that's it! Sturtevant has been up to things of that sort!" He walked back to the grate with bent head.

Watching him, Mr. Graine's heart leaped. Again, however, he made a decent little pause—small time as he had to spare. Then he spoke calmly, as a man respecting himself and his auditor:

"Mr. Connolly, why won't you help me? Except for seeing Byron, I've been at work all night among my personal friends." He threw back the lid of the tin box and turned it upside down, dumping the contents in a promiscuous heap upon the table. "I've raised four hundred and thirty-two thousand dollars in good stuff. With a little help from you I could pull through."

The idea that Graine had personal friends was novel and surprising to Mr. Connolly. His face showed it.

Regarding the banker curiously and questioningly, as from a quite new point of view, the old man stepped over to the table, where he stood a moment surveying the promiscuous heap of neatly folded, engraved papers.

"You can see what it is," said Graine simply, with a little gesture toward the heap. "I've had my own way to make in the world single-handed. The men I could go to for a strictly personal favor are not men of wealth. It was just five thousand here and ten there, among people who have known me all my life and haven't very much to give."

Mr. Connolly, with a solemn face, poked his finger into the heap. It was made up of many small lots of different securities; as Graine said, just five thousand here and ten there. Looking down at it solemnly, the old man translated it into human terms. He imagined the industrious West Side butcher who had dug up this five thousand dollars in gas bonds—the savings, perhaps, of a lifetime; the petty landlord who had supplied that ten thousand. He imagined, in short, some forty or fifty humble, obscure, hardworking people who, upon a sudden summons in the night, had placed their little all at Wesley Graine's disposal. He imagined Graine as the great man of his humble neighborhood, to whom these obscure, thrifty folks looked up and whom they trusted. From the bonds he looked at Graine and saw him anew—a rat, no doubt, yet human; a poor, struggling devil of a human rat, who had so attached to himself a lot of humble, honest, industrious folks that

(Continued on Page 31)

NIL NISI BONUM

By Montague Glass

ILLUSTRATED BY J. J. GOULD

MEANING: ABOUT DEAD MEN, DON'T TELL NO TALES

"Go Ahead With Your Lies, Immerglaub, They Don't Disturb Me None"

THE people which they really got money, understand me, gets *gestorben* very plain with the most one doctor," B. Immerglaub commented, "while an old feller which ain't got a cent to his name, Mr. Rochmonitz, must got to die fancy *mit* operations yet, and stick his relations for professors and trained nurses. That's the way it goes, Mr. Rochmonitz. Me I am paying out on account of my Uncle Wolf's last sickness a couple of hundred dollars already, and what does that feller leave me, Mr. Rochmonitz? *Oser* a cent! I assure you all my life I acted toward him like a son."

Hyman Rochmonitz, who sat opposite to Immerglaub in Wasserbauer's café and preserved the attitude described in prompt-books as "business of intent listening," made inarticulate noises through his nose and wagged his head from side to side.

"I always thought the feller had money," he said.

"Me too, for my sorrows," B. Immerglaub rejoined, "and that's the way he fooled me. All he leaves behind him is a bunch of keys and some papers. The papers got onto 'em figures—a whole lot of figures—and you know what I think, Mr. Rochmonitz? I think the feller plays the *Lotterie* yet."

"You *dunt* say!" Rochmonitz exclaimed, and changed the sideway motion of his head to a rapid nodding. He stopped only long enough to accept a cigar from Immerglaub—a perfectly good cigar save for a slight break in the wrapper, and to remedy this Rochmonitz tore a piece of the gummed flap from an old envelope and pasted it over the fault in the cigar wrapper. Then, throwing the remainder of the envelope on the floor, he resumed his head-nodding.

"And furthermore," B. Immerglaub went on, "though it's an old saying and a true one, 'About dead men, don't tell no tales,' understand me, what d'ye think that sucker done? Made a will on his deathbed yet and leaves everything to me, Mr. Rochmonitz. A bunch of keys and some *Shabbas Deckel* is all he got except an old suit, which honestly, Mr. Rochmonitz, I expected every minute the Board of Health comes down on me, till I sold it to a paddler for fifty cents."

"You *dunt* say!" Rochmonitz cried again. As Immerglaub's indignation rose Rochmonitz' sympathy mounted with it, and he grew fairly palsied with commiseration. "And don't the keys fit something?"

Immerglaub made a wide, expressive gesture with both hands.

"*Yow*, they fit something!" he said. "That old *Schnorrer* carries them keys around with him for years already and knocks them together in his pocket so people would think he's got money. Why, the advice that feller gives me, Mr. Rochmonitz, you wouldn't believe at all. Actually to hear him talk you would think he was the only person in the world which knew anything at all about investments. That old gambler said to me—not once, but a hundred times already—I shouldn't monkey with real estate. Real estate, that *Lotterie Spieler* tells me, that's an uncertain proposition. Even when I bought that house of yours, Mr. Rochmonitz, he tells me I am getting stuck."

"What a *Rosherhr!*" Rochmonitz cried.

"Yes, siree, sir," Immerglaub continued. "He says to me, 'You will see,' he says, 'comes three years from now,' he says, 'and the second mortgage falls due,' he says, 'do you think that dawg Rochmonitz will extend it for you? *Oser* a *Stück*,' he says."

Rochmonitz' sympathy seemed to be diminishing *poco a poco*, as the musicians say; and before Immerglaub had concluded the quotation of his late uncle's prophecy the head-nodding ceased altogether.

"What d'ye think for that old devil?" Immerglaub asked. "Calls you a dawg yet."

"Well, I tell you, Immerglaub," Hyman Rochmonitz commented, "when it comes to talking about second mortgagees, understand me, most of 'em, even if they ain't dawgs, must got to act like dawgs, especially when some one asks 'em an extension. *Mit* second mortgages, Immerglaub, extensions is nix."

With this ultimatum Rochmonitz appeared suddenly to doff the mantle of sympathy.

"Furthermore," he said, "if you was telling me this hard-luck story about your uncle with the idee that I am going to give you an extension of that mortgage on 1101 and 1103 Ammerman Avenue, Immerglaub, let me tell you you are making a big mistake. Instead you should be expecting your uncle to die to leave you enough money so you could pay off the mortgage, y'understand, you should ought to been hustling around to raise a new mortgage. It's always the case if you are waiting for dead men's shoes, Immerglaub, when the feller dies, understand me, you find out he was walking around on his uppers."

He pulled back his chair with a scraping noise and rose to his feet.

"So all I could tell you is this," he declared. "The mortgage is due tomorrow; so comes Monday morning, ten o'clock, and you couldn't show me an acceptance of a new loan to take it up, Immerglaub, I would right away foreclose on you, so sure as my name is Hyman Rochmonitz."

Hyman's sudden transition from a warm sympathizer to a cold, uncompromising second mortgagee left B. Immerglaub so dazed that for quite ten minutes after Rochmonitz' departure he sat at the table with a cup of coffee untasted before him. He was still in a condition bordering on coma when a tall, lanky personage who sat at the next table hailed him cordially.

"How do you do, Mr. Immerglaub?" he said as he approached Immerglaub's chair. "You don't remember me, ain't it? My name is Mr. Hilk."

"Your name is familiar, but I couldn't remember your face so good," Immerglaub replied.

"Might this would help you maybe," Hilk said, as he laid a card on the table in front of Immerglaub.

It read as follows:

INSURANCE — REAL ESTATE

CHARLES HILK

PRIVATE DETECTIVE

1784 EAST HOUSTON STREET

SHADOWING — INFORMATION

MONEY TO LOAN ON BONDS AND MORTGAGES

Mr. Hilk sat down at Immerglaub's table while the latter was still examining the card, for Immerglaub's knowledge of the written tongue was such that he rarely went beyond the real-estate notes in the daily journals; and if the transactions there recorded were unusually heavy one paper supplied him with reading matter for several days.

"I used to was *tiler* in Rambam Lodge, four twenty-two, I. O. M. A.," Hilk said, by way of assisting Immerglaub's mental processes; "and I seen you there once or twice."

Immerglaub nodded.

"I used to look in there once in a while," he admitted, "but I ain't connected with the Mattai Aaron no longer."

"I didn't want to talk lodge to you, Mr. Immerglaub," Hilk said, "but I couldn't help hearing what you and that *Rosher* Rochmonitz was talking about, and I thought might there was no harm if I would ask you do you want to try and raise a new second mortgage on that Ammerman Avenue house between now and Monday?"

Immerglaub shrugged despairingly.

"I want to raise it," he said, "but what is the use wanting? Ammerman Avenue is a dead neighborhood, Mr. Hilk, and second mortgages in that neighborhood you couldn't raise no more as you could raise a corpse out of the grave. I know, Mr. Hilk, because I tried every second-mortgage shark from the Battery to Yonkelers, and they wouldn't consider it with a bonus of fifty per cent."

He shook his head sadly.

"For that matter," he concluded, "Rochmonitz could foreclose till he is blue in the face, y'understand, and it wouldn't bother me none. I only got an equity of fifteen hundred dollars in the house when I bought it in boom times already, and I would willingly give him a deed of the

"Stop!" Immerglaub Cried. "I Was Only Footing With You, Hilk"

property in full payment of the mortgage; but that highwayman knows that I am good for a deficiency judgment up to a couple thousand dollars, and he wouldn't let up on me till he ruins me."

Hilk wasted no sympathy on Immerglaub.

"*Nu*," he said, "a feller which buys real estate in boom times must got to sell in boom times, otherwise he's a dead one. So what is the use talking, Mr. Immerglaub? There's only one way to stop that sucker foreclosing and that is to get something on him."

"Get something on him?" Immerglaub exclaimed. "What d'ye mean—get something on him?"

"I mean this," Hilk explained. "Fifty men out of a hundred, if the truth was only known, ought to be in jail, Mr. Immerglaub—present company always excepted, Mr. Immerglaub, which I know you are in the silk jobbing line on Eldridge Street, and no one could say a word against you."

"I buy silk only from wholesalers," Immerglaub declared, "and if a cutter *oder* an operator from a garment factory comes in my place and wants to sell me silk piece goods I wouldn't deal with 'em at all. I'm very funny that way."

"I know it," Hilk said. "Nowadays you couldn't be too particular. *Aber* some people ain't so careful what they do, and while I ain't no blackmailer, Mr. Immerglaub, if we could get the goods on this here Rochmonitz, which he is a regular Haman, understand me, we might make him take a deed of the property."

"How could you got the goods on that feller?" Immerglaub asked. "He's a decent, respectable feller, even if he is a dirty dawg with a heart like a brick."

"Sure, I know," Hilk agreed, "but once in a while even a decent, respectable feller is got something on him. For instance"—here he paused and produced the torn envelope that Rochmonitz had cast away only a few minutes before—"For instance," Hilk went on, "here is an envelope which Rochmonitz just throws away. Ain't it?"

Immerglaub nodded.

"Now you take a simple little thing like that envelope, and when a feller is a detectiver he sees a whole lot more in such things as a citizen would," Hilk said. "A detectiver trains hisself he should watch out for the small things. Do you know why I picked up the envelope, Mr. Immerglaub?"

Immerglaub grunted by way of expressing his ignorance in the matter.

"Well," the detective continued, "just before Rochmonitz drops the envelope you was talking about the *Lotterie*, ain't it?"

Immerglaub nodded.

"And people which *spielt* on the *Lotterie*, Mr. Immerglaub, always puts down the figures on the backs of old envelopes. Ain't it?"

Once more Immerglaub nodded.

"And maybe you don't know it, Mr. Immerglaub, a feller which plays the *Lotterie* in the eyes of the law is a criminal, and he could go and sit in prison for it."

"*Schmooes!*" Immerglaub declared. "My Uncle Wolf plays for years the *Lotterie* and he never sits in prison once even."

"That's all right, Mr. Immerglaub," Hilk retorted. "I am a detectiver and you are a citizen, and I am telling you so sure as you got a cup coffee in front of you and I ain't, if Rochmonitz or anybody else plays the *Lotterie* he could sit in prison for it from six months to two years."

"Past!" Immerglaub called to Louis the-waiter; "bring us here two cups coffee."

He turned to the detective with a cynical smile:

"And do you suppose for one minute that a hard customer like Rochmonitz would play a sucker proposition like the *Lotterie?*"

"I don't suppose nothing," Hilk rejoined. "All I know is, on the back of this envelope is written something which you should please be so good and read."

He handed the dirty, crumpled envelope to Immerglaub, who with difficulty discerned the following tabulation:

S. A. L. 10472
S. A. L. 10473
S. A. L. 10474

"Do you know what means it, 'S. A. L.'?" Hilk inquired, and Immerglaub shook his head.

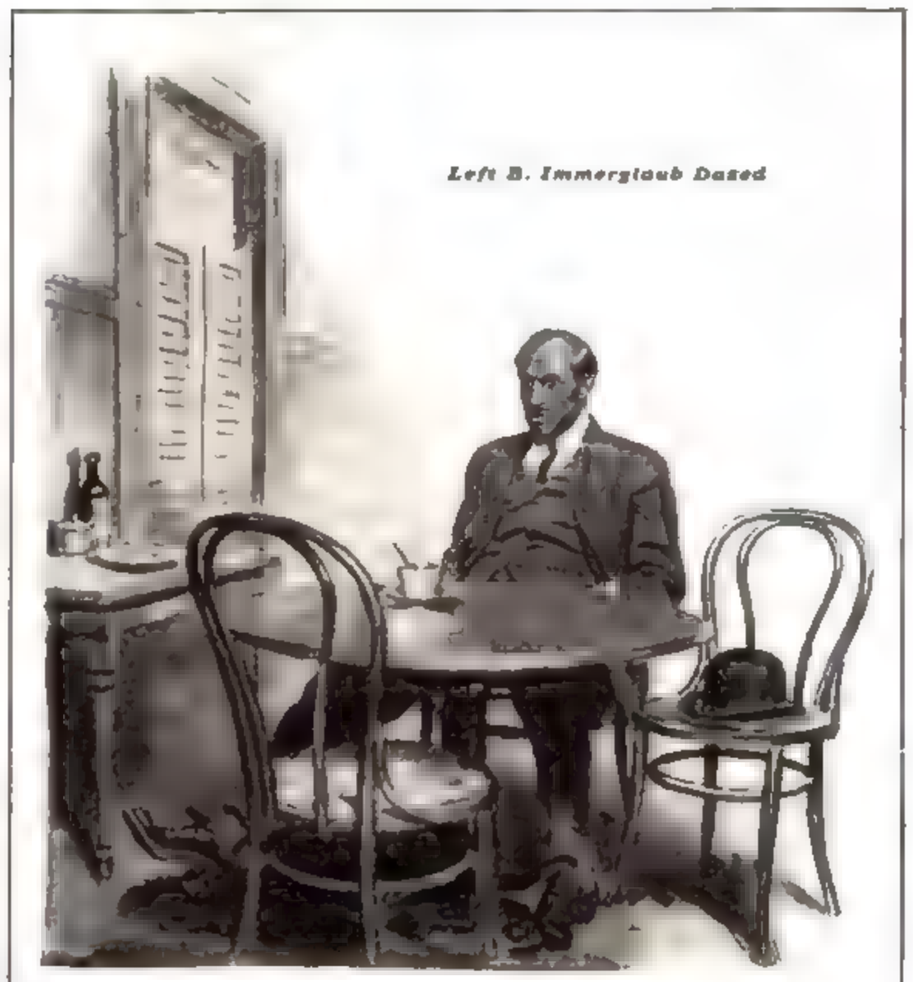
"Well, that means '*Stadt Altona Lotterie*,' and them numbers was in last month's drawing already."

Immerglaub sat back in his chair and grew white in sheer admiration.

"How did you know they was?" he asked.

Hilk disposed of his cup of coffee in long, gurgling inhalations before replying.

"Because," he said, putting down the cup, "I bought a piece of them same tickets myself, and they didn't come within a hundred thousand numbers of winning anything."



Immerglaub tapped the table with his fingers, in deep cogitation.

"And does Rochmonitz know he could be made arrested for playing the *Lotterie?*" he asked.

"Sure he knows," Hilk replied. "He must know, because everybody what plays the *Lotterie* knows it."

"Then I tell you what we'll do," Immerglaub said, as he paid the waiter; "we shouldn't waste no more words about it. Let's go right over and see that sucker and spring it on him."

Hilk held up his hand like a traffic policeman halting a recalcitrant automobile.

"One moment, Mr. Immerglaub," he interrupted. "It don't go so quick as all that. First I want to ask you a few words something—just a simple little question, Mr. Immerglaub, but to me quite important, I assure you. Where do I come in on this deal?"

"You mean," Immerglaub asked, "how much would I pay you to get Rochmonitz he should take a deed of the house in satisfaction of the mortgage?"

Hilk nodded.

"Well, what is your idee?" Immerglaub asked.

The detective cleared his throat impressively before replying.

"Five hundred wouldn't be hardly enough, but I'll say four hundred and let it go at that," he said, and Immerglaub broke into a harsh guffaw.

"What d'ye think I am?" he demanded, "the *Stadt Altona Lotterie?*"

"I don't think nothing about what you are, Mr. Immerglaub," he said; "all I think is that I think you are good for a deficiency judgment if Rochmonitz forecloses on you. I also think that we got the goods on Rochmonitz, only because we got this here envelope to show him, understand me; because here in his own handwriting is the memorandum of the tickets. I know also the feller, Davod Polatkin, what sells these tickets; and if we got the envelope to spring on Rochmonitz, then and there we could tell him the name of the *Lotterie* agent, and putting two and two together, Rochmonitz would fall for us sure."

Here he paused and struck a match.

"Now then, Mr. Immerglaub," he said, "either you could give me five hundred dollars when the deal is through *oder* I would burn up the envelope and that's all there is to it. So, therefore, I am telling you—which is it to be?"

He held up the envelope by one corner 'twixt thumb and finger, and gradually moved the lighted match toward it.

"One," he said slowly, "two, thr——"

"Stop!" Immerglaub cried. "I was only fooling with you, Hilk. Keep the envelope, and if Rochmonitz agrees to take the deed I will give you a writing to pay you the five hundred when the deal is closed."

Hilk blew out the match.

"*Schon gut*, Mr. Immerglaub," he said, "and remember I am taking your word for it up to the time we spring it on Rochmonitz, because I am going to tell you right here and now, Mr. Immerglaub, with me it don't make no difference whether I am out to do a man *oder* not, understand me, if some one gives me their word I expect 'em to live up to it. I'm very peculiar that way, Mr. Immerglaub. A word is as good as a bond with me, so if you are through with your coffee let's beat it."

As they reached the sidewalk he paused and placed his hand on Immerglaub's arm.

"One thing I must got to warn you about," he said. "Keep calm, and even if you would get mad don't show it. It's a damn sight better to be gentle like a fly, Mr. Immerglaub, than sour like vinegar."

II

HALF an hour later they ascended two flights of stairs in an old-fashioned bank building on East Broadway, and without the formality of knocking Immerglaub opened a glass-paneled door bearing the inscription:

H. ROCHMONITZ
REAL ESTATE

"Why, how do you do, Mr. Rochmonitz!" Immerglaub cried in the cheery, surprised tones of a young man originally from Tioga County, who happens upon his old Sunday-school superintendent at the corner of Broadway and Forty-fourth Street.

Rochmonitz looked up, but neither by word nor sign acknowledged the presence of his visitors.

"This is a friend of mine by the name of Mr. Hilk," Immerglaub continued. "Might you know him, maybe? Give him your card, Mr. Hilk."

Hilk searched in his pockets for a card, but when at length he discovered one Rochmonitz waved it away.

"Save your cards, Mr. Milk," he said.

"Hilk," the detective corrected.

"Hilk *oder* Milk, it makes no difference to me," Rochmonitz said, "because I don't got to look at a card to know a bum real-estater when I see one."

"A bum real-estater!" Hilk cried. "Me a bum real-estater?"

"That's what I said," Rochmonitz continued, "and furthermore, Immerglaub, when I told you you must got to show me an acceptance of the loan by Monday, understand me, I didn't mean I would be content if you bring me a real-estater which he says he could get you an acceptance; because, Immerglaub, you know as well as I do, the way real-estaters talk, you would think that Jay Vanderbilt stands willing to loan a hundred million dollars just on their say-so, understand me, when all the time they couldn't borrow a toothpick from a waiter even."

At this juncture Mr. Hilk gave vent to his outraged feelings.

"You dirty, lowlife *Lotterie* bum!" he exclaimed. "Do you know to what you are talking?"

"Hilk!" Immerglaub protested, but it was impossible to stem the torrent of Hilk's indignation.

"I am a bum real-estater, am I?" Hilk cried. "And I couldn't borrow a toothpick from a waiter! *Schon gut*, Mr. Rochmonitz, I will show you. Wait, you *Lotterie Spieler* you, I will see you are sitting in prison yet. I got the goods on you, you faker you!"

"Hilk," Immerglaub cried, "what are you talking that way to Mr. Rochmonitz for? Are you crazy?"

"Never mind!" Hilk shouted. "You think because I am a detectiver that I ain't got no feelings too."

"But, Hilk," Immerglaub said, "you are breaking up my deal here."

"What do I care for your deal?" Hilk retorted. "I got the goods on this feller before I talked to you at all about the deal. For my part the deal is off."

Rochmonitz rose suddenly from his seat.

"Listen here to me, Immerglaub," he said. "Before I kick you both into the streets, tell me what this *Meshugganeh* is talking about."

"So!" Hilk yelled. "I am crazy, am I?"

"*Aber*, Hilk," Immerglaub pleaded, "do me the favor. You are ruining me."

"Never mind if I am ruining you," Hilk continued. "I would ruin that *Lotterie Spieler* there too. Calls me a bum real-estater! Sucker!"

"Say, lookyhere," Rochmonitz said. "What are you talking nonsense—*Lotterie Spieler?* Might you think I am stuck on being called that name?"

"I don't care whether you are stuck on it *oder* not," Hilk retorted. "I got the goods on you just the same."

"That's right, Mr. Rochmonitz," Immerglaub added. "He really has got the goods on you. A feller in your position, Mr. Rochmonitz, which if he would be made arrested and sits in prison for two years yet for playing the *Lotterie*, Mr. Rochmonitz, it is something which you could really say would ruin him for life."

"You mean," Rochmonitz exclaimed, "that I am buying lottery tickets?"

"Well, of course," Immerglaub replied, "some people sees no harm into it, Mr. Rochmonitz. For my part you could buy *Lotterie* tickets till you will go begging on the streets yet, and what do I care? That's your business,

Mr. Rochmonitz, not mine. *Aber* Mr. Hilk here is a friend of mine—a detectiver, Mr. Rochmonitz, which he knows all about your *Lotterie Spielerei*, and he made up his mind, on account he is such a good friend of mine, unless you would consent to take from me a deed of the Ammerman Avenue property in payment of your second mortgage, he would right away snitch on you.'

Mr. Rochmonitz reseated himself. He appeared to be stunned by Immerglaub's ultimatum and he stared at his visitors with round-eyed vacuity.

"And mind you, Mr. Rochmonitz, for playing the *Lotterie* you could be sitting in prison for two years yet," Immerglaub repeated.

"You told me that before," Rochmonitz said, "and I don't know what the devil you are talking about at all."

"Hilk," Immerglaub cried, "give me here the envelope."

Hilk, who had nearly regained his composure, handed Immerglaub the envelope.

"Mr. Rochmonitz," Immerglaub said, "when it is written down here in black and white in your own hand, y'understand, you shouldn't throw us no bluffs. So take a deed of the property, Mr. Rochmonitz, and we wouldn't say no more about it."

Rochmonitz' blank stare became almost glassy, and he felt his senses reeling.

"Immerglaub, for Gawd's sakes don't make me crazy in the head," he cried; "tell me what you are driving into."

"You are a good theayter actor, Mr. Rochmonitz," Hilk interrupted, "but you couldn't fool us. On this envelope, which Mr. Immerglaub got it, is by yourself *geschreibt 'Altona Stadt Lotterie,' mit* the numbers of the tickets."

Rochmonitz motioned to Immerglaub.

"Show me once the envelope," he said, and Immerglaub held it gingerly forward.

"No grabbing it, Mr. Rochmonitz," he said. "You could see very well from where you are sitting what it is written on the envelope."

"Why, that is an envelope which I got it in my pocket this morning," Rochmonitz exclaimed.

"Sure, I know," Immerglaub replied, "and you threw it on the floor in Wasserbauer's café, where Mr. Hilk picks it up."

"*Und?*" Rochmonitz said.

"*Und* on the back here," Immerglaub said, "is written in your own hand 'S. A. L.,' *Stadt Altona Lotterie*, ten four seven two, three and four. Ain't it?"

"*Stadt Altona?*" Rochmonitz repeated.

"*Lotterie*," Immerglaub concluded.

For a brief interval Rochmonitz continued to stare; and then his face became suffused and his lips trembled.

"Don't take it so hard, Mr. Rochmonitz," Immerglaub begged, but it was too late. For nearly five minutes the second mortgagee appeared to be on the verge of apoplexy, and then he gave way to his emotion. He slapped the desk with his hands and rocked to and fro in his chair, while peal after peal of uncontrollable laughter made the windows rattle and nearly broke the filaments in the electric-light bulbs.

"*Nu?*" Immerglaub exclaimed, looking at Hilk, who put his forefinger to his lips.

"Wait," he said; "it'll be all over in a few minutes. Sometimes they act that way."

Hilk's prophecy was substantiated a minute later when Rochmonitz wiped his streaming eyes and, rising from his chair, walked across the room to his safe. With trembling fingers, for he was still laughing at intervals, he unlocked the middle compartment and withdrew three documents. Then he returned to his desk and laid them down in front of Immerglaub.

"Look here, Immerglaub," he said; "here is the lottery tickets. They costed me exactly one thousand and thirty dollars apiece, and in forty years' time my children's children, if they don't dispose of these here lottery tickets—which as you see is numbered the same like you say it is—they will get exactly one thousand dollars apiece for 'em. But they wouldn't get the money from the *Stadt Altona Lotterie*, Immerglaub. They would get it from the Southwestern Air Line, Immerglaub, which it is a trunk line railroad, Immerglaub, and a damn sight better as lotteries *oder* second mortgages either."

He turned to Hilk.

"And as for you," he said, "if you wasn't such a big *dummer Ochs* yet, I would make you arrested, so either you would right away get out *oder* be kicked out."

Hilk searched his mind for some appropriate rejoinder, but he found none that even approximately suited the situation. Hence he turned on his heel and made for the door, where he paused with his hand on the knob.

"Are you coming, Immerglaub?" he asked.

"Am I coming!" Immerglaub said. "Am I coming, you big *Meshugganeh* you!"

By this time he had succeeded in working himself up to a high pitch of indignation.

"Out of here!" he roared. "Out of here before I murder you!"

"That'll do, Immerglaub," Rochmonitz cried. "This is my office, and if anybody does any murdering around here it wouldn't be you."

But the detective had already taken the stairs three at a jump, so that there was no further danger of bloodshed.

"That's a terrible character, that feller," Immerglaub said, "and you got to excuse me I am losing my temper, Mr. Rochmonitz. Actually the feller persuaded me I should try to make you take a deed of the property with this here *Lotterie* business. But I says to him: 'Hilk,' I says to him, 'Mr. Rochmonitz is a gentleman,' I says, 'and he's got a heart, understand me, and ——'"

At this juncture Hyman Rochmonitz jerked the receiver from his desk telephone and Immerglaub paused.

"Six-oh-nine-two Nassau," Rochmonitz said into the receiver, and then he turned to Immerglaub. "Go ahead with your lies, Immerglaub; they don't disturb me none."

Immerglaub was about to offer up his aged mother as a pledge of his veracity when Rochmonitz once more addressed himself to the telephone transmitter.

"Hallo," he said; "my name is Mr. Rochmonitz. Give me Mr. Feldman, please."

"Mr. Rochmonitz," Immerglaub pleaded, "my mother should never live to see me ——"

"Hallo!" Rochmonitz cried; "is this you, Mr. Feldman? Well, Mr. Feldman, about that Immerglaub foreclosure—never mind waiting till Monday. File the *lis pendens* this afternoon sure. I'll wait here till you send the complaint up."

He hung up the receiver and turned again to Immerglaub.

"Go ahead, Immerglaub," he said. "What's this you are telling me about your mother?"

Immerglaub flushed angrily and jammed his hat onto his head.

"Murderer!" he said, using the vernacular of the East Side. "You are shedding my blood!"

"'S enough, Immerglaub," Rochmonitz rejoined. "I heard enough from you already."

Immerglaub had started for the door, but he stopped short on the threshold.

"But you ain't heard the last from me," he declared threateningly, "because I am going right away into bankruptcy, and you could take your deficiency judgment and stick it in the safe with the other papers and maybe your children's children would get ten cents on it, Rochmonitz, but not from me, Rochmonitz, and don't you forget it!"

III

WHEN B. Immerglaub left Rochmonitz' office that afternoon he proceeded without hesitation to the nearest subway station, and boarded a train for that remote part of the Bronx wherein is situated Ammerman Avenue. He knew only too well the harsh provisions of the mortgage that was about to be foreclosed, and particularly the one that provided for an immediate appointment of a receiver of the rents of the Ammerman Avenue house for the benefit of the mortgagee. He determined, therefore, not only to collect all the rents in arrears, but also, by the offer of a generous discount, to collect in advance such rent as might fall due within the next month; and to this end he visited first the ground-floor tenant of number 1103 Ammerman Avenue.

"*Wie gehts*, Mister Solokow?" he said to the elderly person who answered the door. "How is the rheumatism today?"

"The rheumatism would be a whole lot better, Mr. Immerglaub, supposing you would get fixed that leak in the kitchen sink which I am all the time telling you about," Solokow replied. "I never seen nothing like the way you landlords is. The rent must got to be paid to the day, *aber* when the tenants asks you for repairs, Mr. Immerglaub, it's a case of *nix wissen* every time."

"That's where you make a big mistake," Immerglaub rejoined earnestly. "I am just this minute coming from the plumber, Mr. Solokow, and he would come up right away."

"*Schmooes!*" Solokow exclaimed. "You couldn't tell me nothing like that. I am twenty-five years working by the banking house of Moser & Kahnweil, and I looked after Mr. Kahnweil's houses all that time, understand me. And if I told a tenant once I told 'em hundreds of times already I am just coming from the plumber's and he would be up right away."

"Was you working for Moser & Kahnweil?" Immerglaub said by way of creating a diversion. "I never knew that before."

"Maybe you didn't," Solokow said, "but your uncle, Wolf Immerglaub, knows it. Many a rotten cigar that old *Rosher, olav hasholom*, gives me. He was pretty *spahn mit* his money, that feller."

"In some ways, yes," B. Immerglaub said, "but in others otherwise. Would you believe me, Mr. Solokow, that feller gambles every cent of his money before he dies?"

"Go away!" Solokow cried in shocked accents. "You don't tell me!"

"Yes, siree, sir," Immerglaub rejoined, "and for years he jollies me that I am to get all his money, mind you, and now when I really need the money I am in the hole for fair."

"*Yow*, you need money!" Solokow exclaimed. "I wish I had *your* money, Mr. Immerglaub, and the half even. Why, you must got in these two houses alone an equity of five thousand dollars."

"An equity of nothing!" Immerglaub cried. "I tell you what I'll do with you, Mr. Solokow, if you would take a deed of the houses and would promise to *guarantirt* me from the second mortgage bond which I am on, understand me, I would give you five hundred dollars to boot."

Solokow laughed aloud.

"You seem to got an idee I am well fixed, Mr. Immerglaub," he said. "Far from it, I assure you. Why, if I would *guarantirt* you against your second mortgage, Mr. Immerglaub, it would be like the mouse guarantees the lion that the tiger wouldn't hurt him. But I tell you what I could do, Mr. Immerglaub. Do you want a really a millionaire he should take a deed of the property and *guarantirt* you?"

"A question!" Immerglaub cried. "Does a starving man want bread?"

"Then if you would give me five hundred dollars and make a writing first, understand me," Solokow said, "I would take you down to such a feller this afternoon yet."

Immerglaub nodded.

"I am agreeable," he replied. "Give me pen and paper and I would write you down whatever you say."

Whereupon Solokow brought into play the fruits of his thirty years' experience as messenger and rent collector for Messrs. Moser & Kahnweil, the well-known bankers, and succeeded in dictating a brokerage

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"My Poor Uncle!" He Sobbed. "My Poor Uncle!"

Imagination in Making Sales

By A. W. ROLKER

ILLUSTRATED BY GAYLE P. HOSKINS

"You Wouldn't Dare Do That With Dynamite, Would You?"

A TWO-YEAR contract for supplying twenty tons of high explosive a month was something worth landing, but the chances for getting the order out of the T—— Iron Mining Company were not overbright for the powder people. For eight years, in spite of keen competition, the mine had gotten its dynamite from a certain mill; and for an outside concern to butt in and capture this business was no picnic. To make matters more difficult, the company anxious to secure this contract was a brand-new one, manufacturing a brand-new sort of high explosive, in many respects different from dynamite.

The president of the powder company was rehearsing these difficulties with the company's star salesman. "Butting in between that mine and its pet mill will be something like trying to wedge in between a newly married couple," he said. "I know the general manager of that mine by reputation. He's one of those hardheaded sort of men who wouldn't get off the track for a freight locomotive. When he's made up his mind that he's being treated squarely by a concern no argument on earth will cause him to listen to making a change.

"I know if you ever got within talking distance of him he'd wind up by giving us his contract; but you won't get the chance to mention powder before he'll have you out of the office and halfway down the hill.

"I'm not saying these things to discourage you, but I am saying them to forewarn you. If you can hatch up a ruse to get him to see what our stuff is like the rest will be easy. And remember what it would mean to us to be able to tell the trade: 'Here; we're supplying the powder for the daddy of you all—the T—— Iron Mining Company.'"

Preparing for the Attack

THERE are several kinds of expert salesmen. This was one of the quiet sort who saved his breath for the time when it would do most good. He listened attentively; said, "Yes, yes," or "Yes?" and finally, "Well, we'll see." And then he left the office. There was precious little doubt in his mind that he would land that order next day—at least, land it just so far as it is possible to land a contract of such magnitude at a single visit. He knew more in a minute about the grizzled old bullhead up at the mine than his president did in a week. He prided himself that he had handled such men before.

Next day, with an assistant, the salesman drove twenty miles in a surrey to the top of a mountain, where stood a town consisting of brown boxes that housed the families of the fifteen hundred men employed in the T—— Iron Mining Company's mines.

At the general store he alighted and entered the office of the general manager.

"I represent the D—— Powder Company; but I'm not here to try to sell you any powder," he said. "I came to ask a favor. As you know, our company has just turned out a very remarkable new powder. It's different from anything that has been made before—but I don't mean to take up your time telling about it. The point is, we've fired more than two thousand shots with this powder in quarries and in mines—in granite, blue stone, shale, coal and in zinc ores—but we've never seen just what it could do in a hard, tough iron ore of the sort you have here, and we'd like permission to load some holes at our own risk and expense to see just what we can do."

The general manager eyed the salesman up and down. "I don't see why we should drill holes into rock to have you experiment with them—do you? Suppose your powder misses fire; then I've got a batch of holes to draw—eh?"

Across the face of the salesman flitted the suggestion of a smile. "We're just two years beyond the experimental stage, sir," he said. "If there are any missed holes I and my assistant—outside there—will draw them. We certainly would not expect you to take any chances."

"Where have you got this powder?"

"Right outside, in the back seat of a surrey—two hundred and forty pounds of it."

The general manager thought for a minute, though he looked bored and weary. Then he scribbled a note on a pad and handed it to the salesman. "Take that to the head house of shaft number six and the superintendent will give you what you want," he said.

In the mine connected with shaft number six there were thirty ten-foot holes to be fired just after the second shift's quitting time. The salesman turned his four hundred and eighty half-pound cartridges over to the superintendent.

"That's only enough for eight pounds to the hole, and we never use less than ten," he protested.

"If you'd put ten pounds of this powder into those holes you'd come near blowing the roof of your mine off," the salesman answered. "You'll find eight pounds of this stuff equal to twelve of the strength of dynamite you use." The salesman turned as if to go away, but came back. "I forgot," he said. "Just tell that blasting foreman below to forget he isn't handling dynamite. Tell him to load just as usual—wet holes, dry holes or any old holes."

While the holes below were being loaded, the salesman and the superintendent adjourned to the blacksmith shop.

"It's really interesting stuff all right," the salesman said, casually producing a baking-powder can filled with loose powder. "It's the safest powder that chemistry will ever be able to devise. You simply can't make it go off unless by both percussion and fire, and then only when it's confined. Wait till I show you something." He set the canful of powder in a corner of the shop, drew a thirty-two-caliber revolver and, before any one could realize what he was up to, he had sent a bullet crashing through the explosive. "You wouldn't dare do that with dynamite, would you?" He stuck a forefinger through the jagged bullet hole and scooped up some of the powder that had spilled on to the floor. "Why, you can take that stuff and pound it with a sledge, and it won't go off."

He placed a teaspoonful or so of the powder on the anvil and hammered it until dispersed. "I'd pound up a whole cartridge of it like that, only I couldn't make you stay to look at it," he announced. He spoke without enthusiasm, as if stating a well-known fact—that you couldn't get hurt hammering so much table salt. "Light it with a match and it simply flares like so much flashlight powder—see! You wouldn't think it, but you could hurl a ton of that down one of your twelve-hundred-foot shafts and it would land and mush up like so much bran or Indian meal. Using that powder means that never again would you injure a man owing to accidental explosion."

The circus stunt with the powder had drawn out the miners as no amount of mere talking could have done. The superintendent, two blasting foremen and a couple of blasters stood in a circle eying samples of the mysterious grains, smelling them and rubbing them between their fingers while they listened with the rapt attention of so many American District Telegraph messengers taking in the stunts of a street faker.

"The best of all is," the salesman mentioned casually, "the stuff is so cheap we'll be able to undersell the strongest dynamite by ten dollars a ton; and as for strength—well, you'll see after they've fired down below."

The superintendent invited the salesman to the office near the head house and from there he called up the general manager on the telephone. "This new powder man up here has something you may want to see for yourself. What? Yes; worth looking at, all right. We're going to fire in about an hour."

When the general manager came the salesman had to repeat his experiments for his benefit; and finally, when the blast was fired, the men on top of the mine exchanged glances. The ground had lurched beneath their feet with a sharpness that was promising.

Right after the blast, the salesman and his assistant started for the bucket to inspect the execution; but the miners would not follow.

"You'll be overcome by fumes," a blasting foreman warned.

"Not with this powder. It has no fumes to it; nothing but a thin, light smoke," the salesman answered; but not until he and his man reappeared would the others venture down. When they saw they laughed, so satisfactory was the execution.

That evening the salesman let his assistant drive the surrey down the hill while he himself went home in the general manager's automobile, during which ride he spoke of prices, terms and discounts. Following dinner that night, the general manager came to the point.

"My present contract has another six weeks to run," he said. "After that I think I'll use your powder. Send me one thousand pounds of it for further trial; and if it behaves as it did today the contract is yours."

The Psychology of Selling

THE method which this powder salesman used to get his contract shows how the modern scientific salesman makes use of his imagination in making sales. He goes on the principle that, the instant the average prospect realizes that he is confronted by a man who is going to part him from his money, naturally he draws within a shell of caution; and in consequence the salesman has got to overcome the stumbling-block of prejudice in addition to stimulating a desire for goods in the mind of his man before he can effect a sale. He figures that one-half of the prospects a salesman fails to land are lost because the salesman introduces his purpose before he introduces his goods. He would no more think of approaching a prospect labeling himself as a salesman than he would expect to attract patients for a dental parlor by reproducing phonographic howls of victims having teeth drawn.

"The instant I approach a prospect like Mr. Soandso of the Suchandsuch Company it is equivalent to saying, 'Look out, old man!—I'm going to try to sell you something'; and I raise a barrier against myself which I have to tear down before I can succeed in doing business. Why erect this obstacle? Why implant, first of all, in the mind of my man the fact that I have come to attack his wad? Why not turn the old method around and concentrate interest on my goods first, leaving the plagued old firm to come in after I have my man interested? If I make my story strong enough I need never mention the word 'sale'—the prospect will turn himself into a buyer." This, in substance, is the argument of the salesman.

He Was Telling His Troubles

To the veteran who has spent half a lifetime approaching prospects by first introducing himself and his firm according to the old stereotyped method, it may seem impossible at first sight to apply the trick of the powder salesman to his own line; but to the man with imagination this is no more than an adaptation of the literary ruse to begin a short story in the middle in order to fetter attention at the jump-off, leaving necessary introduction to be woven into what follows. It makes no difference to him whether he is selling an article capable of vaudeville stunts, like a high explosive, or whether he is selling a typewriter or a piano or a sewing machine; he knows that the principle of flooring his prospect by interesting him from the very first remains always the same.

Of course there are hardly two lines that can be sold according to this method in exactly the same way—the man who sells staples, for instance, could not hope to use a

sledge and a revolver for putting through a sale, much as he might like to; but if a salesman has so little as a thimbleful of imagination in his gray matter he can invent a plan of campaign suited to the line he is handling.

If there is a line that will give a sales-method a more thorough tryout than any other it is that of selling shares in a new or an unknown company to men of responsibility. It makes no difference how convinced a salesman may be of the value of his proposition; unless he himself is a person of standing, the chances are a hundred to one that he will never get beyond the stage of introducing his purpose—at least, according to the ancient method.

A Salesman for a Big Men's Clothing Manufacturer

Not long ago there was in Wall Street a certain promoter who realized this. He was not the sort of man who could expect to send his card in to the richest man in Wall Street and hope to walk in after it; but he had a mighty good proposition in the shape of shares in an American development company that owned a tract of country down in Mexico. All he needed in his business, he figured, was the name of a certain wealthy man to start off with.

"If I could land that old codger for ten thousand dollars' worth of stock the rest would come like taking candy from a baby. The trouble is, if I went in and told him I wanted to sell him shares I'd come out sitting on the toe of a number ten custom-made. If I could only get him to listen to what I've got to say these fool shares would sell themselves! But how to get him to listen?"

For weeks the promoter schemed and pondered like a general on a board of strategy; then, sudden as the snapping of fingers, the solution of the problem came to him.

Into the office of the Wall Street man he went, bluffing his way past the private secretary. "I came to ask you for a big favor," he began. "I've got a big, fine investment that has millions of dollars in it and is certain as a Government bank. The trouble is I am a practical man. I can take hold of a proposition once it has been organized—and I don't care how long or how wide it is; but I'm green at financing a thing of this sort. I don't know any of the big men in the Street; but I've read and heard much about you and your enterprises, of course, and I wondered if you'd give me a little advice."

Up to this time, Mr. —— had sat at his desk without bothering to turn more than the side of his face toward the promoter; but, as the latter finished, the big man relaxed a scowl he had worn and turned his chair facing the visitor.

Here, evidently, was no one that had come to dun or to bother him with an investment. The matter was simply one of courtesy, of the sort any man of breeding might ask of another. Besides, nothing is so cheap as advice. Half the world can't get half enough chance to hand it out, and the big man was no exception.

"We own one hundred thousand acres of the finest grazing land, timber land and mineral land in the Republic of Mexico," the promoter continued. "Here are maps, prospectuses and reports of the ranching, the timbering and mining possibilities, as made by the most famous mining engineer in the East and the best-known timber expert of the West. Here is a report of fifteen thousand acres of hardwood timber ready to cut down and convert into dividends within two months after the first tree is felled."

Then the promoter launched into particulars, with a glowing account of what he himself had seen. He told of the waterpower available, of the railroad to be built through the property, of the copper mines that would be opened, of hundreds of thousands of cattle that would raise themselves in the fertile valleys, of wharves to be built and of fast steamships to carry the wealth of this tract to the northern markets.

The big man listened and examined—and the more he examined the more he became interested.

"That's enough," he snapped suddenly. "I've grasped the situation. This looks like a fairly good investment to me. Of course all you want now is money. I'll tell you what I'll do: I'll just take a little block of twenty thousand dollars' worth of that paper myself. That's as much as I can do for you. My name ought to help you to the rest. You don't need advice now to handle this thing. Just go from one office to another and tell your story as you've told it to me. You're the best paper salesman in Wall Street—only, you don't know it."

One of the most difficult lines for the average salesman to succeed in is insurance. It makes no difference whether the policy be for fire, for accident, for life or for burglary; nine out of ten of the insurance man's prospects think they know all that is worth knowing about insurance and are gamblers enough by nature to take chances on misfortune. There are scores of different methods according to which insurance men work. Some, by following the newspapers, make it a point to work in the immediate locality where fire, death, burglary or accident has struck home an object-lesson in the sort of insurance they are trying to sell. Others join clubs and societies and political organizations in order to gain a wide circle of acquaintance among which to operate. Others make it a point to get one or more letters of introduction to new prospects from men whom they have just insured. And so on up and down the line; each man tries instinctively if not knowingly to remove the barrier that is raised against him the instant he shows the cloven foot of a salesman.

The Insurance Man's Lesson

IT REMAINED for the sales manager of an eastern accident insurance company to invent a simple remedy for insuring welcome to his men. As near as he could figure, his solicitors were landing only between four and five per cent of the prospects approached. From personal experience he knew that the ninety-five or ninety-six per cent that escaped his men did so only because they would not permit his canvassers to approach. The moment a canvasser mentioned accident insurance he was cut off; and in the majority of cases the more the solicitor argued, the firmer the prospect waxed in refusal.

"The long and short of it is, we don't half know how to sell insurance," he said to himself. "If I could only devise an approach that would make people want to listen to what I have to say!"

For a long time he pondered without result; then accident helped him to the solution. There was an adjuster of claims in the company, a bright, elderly man, who earned only twenty dollars a week and whose duty it was to visit the homes of claimants and see that the claims were not fraudulent—and then turn over the money. In order to help out his salary this man had gained permission to canvass during his own time on a commission basis. The wonder was that he was outselling any of the full-time canvassers five to four. For this man the sales manager sent in order to add him to his force; but the adjuster objected.

"I wouldn't be worth five dollars a week in your department," he protested. "You can see for yourself: I can walk into an injured man's house and pay him twenty-five dollars for his week; then I can walk into the house on one side and the house on the other side and the house opposite, and all the houses up and down the block, and I can say: 'I just came from paying John Smith, up the street here, twenty-five dollars. He's the man brought home the other day with a broken leg. Got it on the lid of a coalhole. I paid him twenty-five dollars and next week I'll pay him another twenty-five dollars, and the next week and the next—until he's better. It cost him just twelve dollars for me to do that for him; and there are ten or twelve different kinds of sicknesses he might have come down with and I'd have had to do the same. You see, I'm from the —— Accident Insurance Company. You know Smith. Run up and see him and ask him if what I'm telling you isn't so. The point is, How do you know you're not going to be down on your back with a broken leg next week? You don't—do you? And then who'll pay the doctor's bill and the butcher and the grocer? You may ——'"

The sales manager had heard enough. "There spoke the fellow who ought to have had my job!" he said, telling of the experience afterward.

Many a sales manager would have let the adjuster go back to his work and would have failed to see a lesson—not this man, awake to the chance of using imagination in making sales. The idea struck him: "Why not give a few of my solicitors chances for making their own adjustments? Then I'll see how this adjuster-solicitor plan works out on an extended scale."

He began by explaining the theory to two of his best men, at the same time posting them on the new method of selling. Two weeks later the plan was extended throughout his force. Business was more than doubled from the beginning. The most interesting point of the plan is a map of the city showing here and there a tiny red circle, and around each a group of black specks as thick as in flytime. The red circles mark claims paid for accidents. The groups of surrounding black ones show new policies picked up on the strength of each paid claim. The more red circles there are, the more black specks!

It may seem strange that a business so highly developed as is the insurance business should have anything to learn in its sales department. Yet the most obvious solutions of

"Seems a Bit Early in the Season to Get a Farmer Interested About Fieldseeds"

problems frequently are out of focus because they lie too near the eyes. Today some of the fire and a few of the life insurance companies are working along the lines to have solicitors rather than adjusters make a percentage of payments that fall due, and to grab off new business on the strength of the expenditures.

The soft-pedal method of making sales may require a little ingenuity to make it fit a special case, but it surely is worth a little invention. There was a salesman for a farm-seed firm sent through rural districts to sell grass and grain seeds to farmers. Among the most satisfactory classes to sell to are the farmers; but when it comes to selling a farmer fieldseeds the case is different. As a rule, the farmer raises his own seed, which, he figures, costs him nothing. He knows what he may expect of this seed, and fears that if he takes chances with a strange seed he may be out not only the cost of so many bushels of seed but the cost of his labor as well on anywhere from twenty to thirty or more acres—all this on top of the loss of an average crop.

For an entire season the salesman had tried to make headway by talking the prejudices out of his prospects, but without more than moderate success. One evening, in a country hotel, he was telling his troubles to a salesman who was "doing the country" in a buggy, selling a new kind of oil lamp.

"Your case isn't so serious," the lamp man said. "You are in the same boat I am—that's all. I'd have a job driving into farms and saying: 'My lamp throws a light as bright as an electric light, and it burns no more oil than a stable lantern. Hand me over three dollars and fifty cents, please.' No one would believe me.

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"He's the Man Brought Home the Other Day With a Broken Leg"

ARTEMAS QUIBBLE, LL. B.

OF THE NEW YORK BAR

His Autobiography Revised and Edited by Arthur Train

ILLUSTRATED BY F. R. GRUGER

THE fear that most people have of the criminal law has its origin in their ignorance of it. They are, luckily, most of them unfamiliar with bailiffs and constables, except at a distance. The gruff voice of authority has echoed but dimly for them. They have heard of the "third degree," "the cooler," "the sweat-box" and "the bracelets"—yet they have never seen the inside of a station house; and their knowledge of jails, if they have any at all, is derived from reading in their childhood of the miraculous escapes of Baron Trenck or the Fall of the Bastile. They picture officers of the law as human bulldogs, with undershot, foam-dripping jaws and bloodshot eyes. The bourne—from which so many travelers never return—bounded by the criminal statutes, is a *terra incognita* to the average citizen. A bailiff with a warrant for his arrest would cause his instant collapse, and a message that "all was discovered" would -exactly as in the popular saw—lead him to flee at once.

Upon this dread of the unknown some criminal attorneys play whenever possible. It is their strongest asset, their stock in trade. The civil lawyer, vaguely believing that there must be a criminal law to cover every obvious wrong, retains him to put the screws on the evildoer and bring him to terms. The man who has done a dirty business trick—in reality a hundred miles from being a crime—engages the shyster to keep him out of jail. The practical weapon of the criminal lawyer is the warrant of arrest. Just as at civil law any one can bring a groundless suit and subject his enemy to much annoyance and expense, so almost anybody can get almost anybody else arrested. Of course, if there is no justification for it a suit for malicious prosecution and false arrest may result; but most persons who resort to such tactics are "judgment proof" and the civil law has no terrors for them at all. At least fifty persons out of every hundred would gladly pay an unrighteous claim rather than be subjected to the humiliation of arrest, even if their confinement were of the most temporary character.

In New York the right of having the defendant arrested in certain classes of civil cases is a matter of statute. It is a preliminary remedy not half so much availed of as it might be. The young lady who brings a breach-of-promise action against her faithless follower has the right to put him under arrest and make him give bail; and the young gentleman who would laugh ordinarily at the mere service of papers may well settle her claim if a sheriff whispers in his ear that he has a warrant for his person.

In the early days, before Gottlieb and I practiced at the criminal bar, a judgment creditor could arrest and lock up his delinquent debtor. This was a most ancient and honorable form of redress; and the reader has undoubtedly read dozens of novels in which some of the scenes are laid in the Fleet. This locking up of people who owed other people money, but could not meet their just obligations, was sanctified by tradition and deeply rooted in our jurisprudence; but the law governing the procedure in such cases was highly technical and the wind of destiny was somewhat tempered to the shorn lamb in debt. Thus, a warrant for the arrest of a debtor could not be executed on the Sabbath and, of course, had no value outside of the state. Accordingly the neighboring cities of New Jersey harbored thousands of bankrupt New Yorkers who could not pay their bills and suffered a voluntary exile until they should be in funds again. Indeed, there were certain hostelries entirely given over to the accommodation of poor debtors.

The man who had defied his creditors simply converted his available property into ready cash and slipped across the river to Jersey City or Hoboken, where he remained six days in every week and returned to the bosom of his adoring family on the seventh.

Later on civil orders of arrest were limited by statute to certain classes of cases, such as, for instance, the conversion of money.

Among our clients there was a certain exceedingly attractive young lady of French extraction named Mademoiselle Valerie Carrell, who was a popular favorite upon the light opera stage when light opera was in swaddling clothes. Our fair client, like many another histrionic genius, had more charm than business ability and was persuaded by an unscrupulous manager to intrust to him a large sum of money for investment in his various enterprises. Time went on; and, although he seemed to be successful in his ventures, he insisted that he had no money and was absolutely unable to repay her. In utter desperation she came to Gottlieb and myself for assistance and we speedily secured judgment for the full amount—fifteen thousand dollars—after a hotly contested trial, in which the defendant perjured himself very unlike a gentleman. The only result was that Mr. Brown, the manager, gayly offered to settle for fifteen hundred, and, on receiving a curt refusal, transferred his residence to Hoboken, from which place he managed his business and paid furtive visits to the metropolis in the nighttime. On Sundays, however, he always appeared in full regalia on Broadway and could invariably be seen entertaining his friends lavishly in the restaurants.

Gottlieb suffered this course of conduct to become a habit and then informed me that he proposed to collect the full amount of Mademoiselle Carrell's judgment upon the following Monday. I expressed some incredulity at the idea, but later events proved that my partner was well justified in his prophecy. We had long before procured a warrant for Brown's arrest and the only difficulty lay in executing it upon a weekday. Sunday came and as usual Brother Brown, with his customary bravado, made his appearance in the city. That evening Gottlieb invited me to dine with him at the resort ordinarily frequented by our quarry. True to his invariable custom, Brown turned up there with a party of his cronies and spent the evening in merry feasting—presumably upon the money of our client. It was a clear moonlight night and when the glowworm showed the matin to be near—or, more correctly, when it neared twelve o'clock—Brown beckoned to the waiter, paid his bill out of a fat roll of greenbacks, winked good-naturedly at us and bade his friends good night. A moment or two later Gottlieb whispered to me to follow him and we stepped forth upon the street. Brown was strolling quietly down Broadway toward Twenty-third Street. A short distance behind followed a thickset man with a square-cut jaw whom I had frequently noticed in Gottlieb's office.

On the corner of the cross-town thoroughfare Brown paused, looked first at the moon and then at his watch, and proceeded on his constitutional toward the ferry. The street, save for a distant and presumably somnolent policeman, was deserted. The thickset man crossed to the other side of the way, quickened his steps, overtook and passed Brown, recrossed and sauntered toward him. A moment later there was a collision between them, voices were raised in angry altercation and presently Brown was rolling undignifiedly on the pavement, his calls for the police rending the stillness of the night. The officer hastily approached, whistling wildly for aid. Gottlieb and I took refuge in an adjacent doorway. Abruptly, however, Brown's outcries ceased. It is probable that a sudden vision of the consequences of an appeal to police protection came to him as he lay like an overturned June bug upon the sidewalk.

But the law had been invoked. The car of Juggernaut had started upon its course.

"What's the trouble here?" cried the policeman as he arrived panting upon the scene.

"This fellow here assaulted me!" instantly answered the man with the bulldog jaw.

"It's a lie!" bellowed Brown, climbing to his feet.

"Well, what have you got to say?" inquired the officer.

Brown hesitated. If he made a counter charge he realized that he would have to go to the police station to make the complaint. This would keep him in the city until after midnight.

"Well?" continued the policeman.

Still Brown paused, rapidly taking account of stock. If he did not deny the charge in terms he would be locked up, which was just as bad. But the bull-jawed chap spoke first.

"I want this man arrested!" he insisted. "He deliberately attacked me!"

"I did no such thing!" shouted Brown. "He came at me without provocation and knocked me down."

"It took you long enough to say so," commented the officer. "I'll have to take you along to the house. Come on—both of you."

Grasping Brown by the arm, he marched him down the street. Suddenly the unfortunate manager began to pour forth a long explanation, quite incoherent so far as the policeman was concerned. He was the victim of a frame-up—it was a job to get him arrested. The officer remarked unsympathetically that he had heard that sort of thing many times before. Gottlieb and I skulked in the rear. When the police station was at last reached the thickset man made a charge of assault against the manager and Brown was compelled perforce to make a similar charge against his adversary. Then both were locked up to await a hearing the next morning in the magistrate's court, when, after a prolonged examination, Brown was discharged with an admonition against a too free indulgence in alcoholic liquors.

"Don't be hard on him, judge," said the bull-jawed man. "I had no trouble in defending myself. I think he has had lesson enough."

Much the worse for wear, Mr. Brown passed out of the courtroom only to be confronted on the sidewalk by a marshal with a warrant for his arrest. It was Monday morning. His period of immunity was over. His eye caught Gottlieb and myself standing on the corner.

He Lay Like an Overturned June Bug Upon the Sidewalk

"Well, boys," he exclaimed, "I'm caught. How much is it going to cost?"

"Fifteen thousand dollars," answered Gottlieb, adding after a moment's pause—"and disbursements."

I need hardly add that Mr. Brown lost no time in raising the necessary ransom and within the hour had paid his judgment in full and secured his discharge. The days are long since over, however, when judgment debtors had anything to fear; and now a beneficent bankruptcy law, merely for the asking, washes all their debts away. But the power to secure another's arrest is even more easily available now than in the days of my early practice owing to the great number of new crimes created by the statutes.

One of the most ingenious devices for extorting money that ever came to my attention was invented by a client of mine named Levine—a poor sort of character, to be sure, but cleverer than many a better man. In detail his method was as follows: He first bought at wholesale a large quantity of cheap watches covered with gold plate. To the inexperienced they looked as if they might possibly be worth forty or fifty dollars apiece. They cost Levine about two dollars and twenty-five cents each. His next step was to select some small shop belonging to a plumber, grocer or electrician, which was ordinarily left in charge of a clerk while the owner was out attending to his work or securing orders. Levine would find some excuse for entering the shop, engage the clerk in conversation, and having secured his attention would produce one of his watches and extol its merits at length, explaining what a great bargain it was and how—only owing to an exceptional concatenation of circumstances—he was able to offer it for the ridiculously low figure of thirty dollars.

"Ask Him Whether He Has Not Got the Watch in His Pocket at This Very Moment!"

Now it never made any difference to Levine whether the clerk wanted the watch or not. His procedure remained the same in all cases. He would first offer to let the fellow have it by paying one dollar a week on the installment plan. If this did not appeal to the clerk Levine would persuade him to keep it for a short time on approval, paying down a dollar "as security." Almost all of his victims would agree to this if only to be rid of him. In default of aught else he would lay the watch on the counter and run away.

Nothing more would occur for a couple of weeks, during which the clerk would hold the watch pending its owner's return, little suspecting what was going on meantime. Levine, having "landed" his watch, immediately swore to a verified complaint in an action at law for "goods sold and

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THE GLORY OF CLEMENTINA

By WILLIAM J. LOCKE

ILLUSTRATED BY ARTHUR I. KELLER

XXIV

TOMMY, calling for Clementina the next morning, was confronted at the open door, not by Eliza but by a demure damsel in a black frock, black apron and a black bow in her hair, who said, "*Oui, monsieur*," when addressed. Tommy, still bewildered, asked whether she was a new lady's maid. "*Oui, monsieur*," said the damsel, and showed him into the Sheraton drawing room. He sat down meekly and waited for Clementina. She came down soon, a resplendent vision, exquisitely gowned, perfectly hatted, delicately gloved; and in her hand she jingled a small goldsmith's shop. She pirouetted round.

"Like it?"

Tommy groaned. "Clementina, darling, tell me, in Heaven's name, what you're playing at, or I'll go raving mad."

"I told you that one of these days I was going to become a lady. The day has come. Don't I look like a lady?"

"That's the devil of it," he laughed. "You look like an archduchess."

They picked up Etta and met Quixtus at the Carlton, where they lunched in the middle of the great, gay room. The young people's curious awe of the transmogrified Clementina soon melted away. The great, warm-hearted Clementina they loved was unchanged; but to her was added a laughter-evoking, brilliant, joyous personage whose existence they had never suspected. Quixtus went home stimulated and uplifted. He had never enjoyed two hours so much in his life.

And that was the beginning of the glory of Clementina Wing.

Day by day the glory deepened. The pyrotechnic—a flash, a bedazzlement and then darkness—was not in Clementina's nature. She had deliberately immolated the phenix of dusky plumage and from its ashes had arisen this second and radiant phenix incarnation. She suffered, as she confessed to herself, infernally, for a new, fire-born phenix must have its skin peculiarly tender; but she grinned and bore it for the greater glory—well, not of Clementina alone, but of God and her sex, and the happiness of those she loved and the things that stood for the right.

She was fighting the interloping woman with her own weapons. She, Clementina, the despised and rejected of men, was pitting her sex's fascinations against the professional seductress. She had won the first pitched battle. She had swept the enemy from the field. Sheer fierceness of love, almost animal, for the child; sheer pity, flaming white for the man grown dear to her, sheer sex; sheer womanhood—these were the forces at work. It would have been easy to denounce the woman to Quixtus, but that might have thrown him back into darkness. Easy, too, to have held her knowledge as a threat over the woman's head and bade her begone; but where had been the triumph? Where the glory? Whereas to scorn the use of her knowledge and conquer otherwise, therein lay matter for thrilling exultation. It was an achievement worth the struggle.

And the glory of the riot through her veins of the tumultuous thing she had kept strangled to torpor within her!—the thing that had been stirred by the springtide in a girl's heart; that had leaped at the parrot tulips in the early May; that had almost escaped from her grip on the moonlit night at Vienne—that had remained awake and struggling ever since—the glory to let it go free and carry her whithersoever it would! Art!—to the devil with it! What was art in comparison with this newfound glory?

It made her ten years younger. It took years from the man for whose fascination she brought it into play. Hers was a double conquest—the rout of the woman, the capture of the man. Daily she battled. Sheila, the lovers, a new portrait of him which she suddenly conceived the splendid notion of painting—all were pretexts for keeping the unconscious man within the sphere of her influence. Any impression the other had made on his heart or his mind should be deleted and her impression stamped there in its place; so that when he met the other out of her presence, as meet her he undoubtedly must, he would wear it as a talisman against her arts and blandishments. Twice, also, during the dying days of the season, late that year, she went out into the great world and gave her adversary battle in the open.

It was between these two engagements that she had a talk with Huckaby.

Huckaby, doing his best to act loyally toward both parties, led a precarious moral existence. The sight of Clementina queening it in dazzling raiment about Quixtus' house and the despairing confidences of Lena Fontaine had enabled him to form a fairly accurate judgment of the state of affairs. His heart began to bleed for Lena Fontaine. She would come to his lodgings and claim sympathy. To not a soul in the world but him could she talk freely. She was desperate. That abominable woman insulted her, trampled on her, poisoned Quixtus' mind against her. He had changed suddenly, seemed to avoid her; and when he found himself in her company he was just polite and courteous in his gentle way and smilingly eluded her. The Dinard intimacy, on which she had reckoned, had faded into the land of dreams. He was being dragged off before her eyes to some fool place up the river to be watched and guarded like a lunatic. What was she to do? Ruin would soon be staring her in the face. She had thought of upbraiding him for neglect, of reproaching him for having played fast and loose with her affections, of putting him through the ordeal of an emotional scene. Of that, however, she was afraid; it might scare him away for good and all. She wept, an unhappy and ill-treated woman; and Huckaby supplied sympathy and handkerchiefs and a mirror, so that she could repair the ravages of tears.

One day Huckaby and Clementina met in the hall of the Russell Square house.

"Well," she said, "have you seen Mrs. Fontaine lately?"

He admitted that he had.

"Taking it rather badly, I suppose," she remarked, with a reversion to her grim manner.

"She is miserable. As I told you, it means all the world to her—her very salvation."

Clementina caught the note of deep pleading in his voice and fixed him with her shrewd eyes.

"You seem to concern yourself very deeply about her."

Huckaby glanced at her for a moment hesitatingly; then shrugged his shoulders. Clementina was a woman to whom straight dealing counted for righteousness. He gave her his secret.

"I've grown to care for her—to care for her very much. I know I'm a fool, but I can't help it."

"Do you know anything of the lady's private affairs—financial, I mean—how much she has honestly of her own?"

"Four hundred pounds a year."

"And you?"

"When I take up the appointment of the Anthropological Society I shall have five hundred."

"Nine hundred pounds. Have you any idea of the minimum rate per annum at which she would accept salvation?"

"No," said Huckaby in a dazed way.

"Well, work it out," said Clementina. "Goodby."

Her second sortie into the great world was on the occasion of a garden party at the Quinns'. Lady Quinn had asked her verbally at Quixtus' dinner and had sent her a formal card. Knowing that Quixtus was going and more than suspecting that the enemy would be there, too, she had kept her own invitation a secret. Welcomed, flattered, surrounded by the gay crowd in the large, pleasant Hampstead garden, it was some time before she saw Mrs. Fontaine. At last she caught sight of her sitting with Quixtus at the end of the garden, half screened by a tree-trunk from the mass of guests. As soon as Clementina could work her way through, she advanced smilingly toward them. Quixtus sprang to his feet and seemed to take a deep breath, as a man does when he flings bedroom windows wide open on his first morning in mountain air.

"Clementina! I hadn't the dimmest notion that you were coming! How delightful!" He surveyed her for a

moment as she stood before him, parasol on shoulder. Clementina with a parasol! "Pray forgive my impertinence," said he, "but you're wearing the most beautiful dress I ever saw."

It was hand-painted muslin—a fabulous thing. She laughed, turned to Lena Fontaine, demure in a simple fawn costume.

"He's improving. Have you ever known him to compliment a woman on her dress before?"

"Many times," said Mrs. Fontaine mendaciously.

"It must be your excellent training," said Clementina. She turned to Quixtus. "I've seen Huckaby this morning and everything's quite arranged for the transportation of your necessary books and specimens down to Moleham. He'll do it beautifully, even though it takes a furniture van; and you won't be worried about it at all. He's a splendid fellow."

"He is rendering me invaluable assistance."

"Doctor Quixtus tells me he is quite an old friend of yours, Mrs. Fontaine," said Clementina. "What a pity you can't be persuaded to come down to Moleham!"

"Are you going to have a chaperon to your rather mixed house party?"

"I should if you would honor me by coming, my dear Mrs. Fontaine—a dowager dragon of propriety; but an admiral of the British navy is quite safeguard enough for me."

The hostess, coming through the edge of the crowd, carried off Quixtus. The two women were left alone. Lena Fontaine turned suddenly, white-lipped, shaking with anger.

"I've had enough of it!—do you understand? I'm not going to stand it. I'm not going to be persecuted like this any longer."

"What will you do?"

Lena Fontaine clenched her small hands. What could she do?

"Come, come," said Clementina. "Let us have a straight talk, like sensible women, and put the pussy-cat aside if we can. Sit down. Do. There's only one point of dissension between us. You know very well what it is—there's no use fencing. Give it up. Give up all idea of it and I'll let you alone. Give it all up. You can see for yourself that I won't let you do it."

"It's outrageous for you to speak to me like this," said the other half hysterically.

"I know it is," said Clementina coolly. "I'm an outrageous woman. Been so all my life. To do an outrageous thing is only part of the day's work. So I just say outrageously: Give it up!"

Lena Fontaine fluttered a glance at the strong face and caught the magnetism of the black, glittering eyes—and remained silent. She knew that she was no match for this vital creature. She was confronting overwhelming odds. The rough fish-fag of Paris who could walk straight into the mold of a great lady and carry everything contemptuously before her suddenly impressed her with a paralyzing sense of something uncanny, relentless, irresistible. She was less a woman than an implacable force. For the first time in her life of Hagardom, Lena Fontaine felt beaten. The nun's face grew drawn and haggard. Fright replaced the allurement of her eyes. She said nothing, but twisted one gloved hand nervously in the other. She was at the mercy of the victor. There was silence for some moments. Then Clementina's heart smote her. All this elaborate wheel to break a butterfly—a very naughty, sordid, frayed and empty little butterfly—but still a butterfly!

"My dear," she said at last, very gently, "I know how hard life is on a lone and defenseless woman. I know you have many reasons to hate me for preventing you from making that life softer and sweeter. But, perhaps, one of these days you mayn't hate me so much. I'm every infernal thing you like to call me; and when I'm interfered with I'm a devil. But at heart I'm a woman and a good sort. I won't outrage you by saying such an idiotic thing as 'Let us be friends' when you've every rational desire to strangle me; but I ask you to remember—and I've suffered enough not to be a silly fool going round saying serious things I don't mean—I ask you to remember that, if ever you want a woman to turn to, you can count on me. I'm a good bit older than you," she added generously. "I'm thirty-six."

"Oh, Heavens!" cried the other, bursting into tears. "I'm thirty-seven."

"Impossible!" said Clementina in genuine amazement. "You look nothing like it." She rose and touched the weeping woman's shoulder. "Anyhow," she said, "I've a certain amount of female horse-sense that might come in useful if you want it."

Whereupon Clementina made her way straight through the throng to her hostess and, after a swift farewell, left the garden party.

The enemy was finally routed; the confession of age was a confession of defeat. The victory had been achieved much more easily than she had anticipated. When she went home she looked with a queer smile into the hanging wardrobes with which she had been obliged to furnish her bedroom so as to accommodate the prodigious quantity of new dresses. Why all the lavish expenditure; the feverish preparation; the many hours wasted with great dressmakers, modistes and other venders of frippery; why the hairdressers, the face specialists; why the exquisite torture of tight lacing; why the responsibility of valuable jewels—her mother's—up till then safely stored at the bank; why the renting of the caravansary at Moleham; why the revolution of her habits, her modes of expression, her very life—why, in short, such fantastic means to gain so simple an end? Was it worth it? Clementina slammed the wardrobe door and glanced at herself in the long mirror thus exposed. She saw a happy woman—and she laughed. It was worth it. She had gained infinitely more than a victory over a poor sister of no account. Sheila came running into the room.

"Oh, what a beautiful auntie!"

She caught the child to her and hugged her close.

The legal formalities with regard to Will Hammersley's affairs were eventually concluded; but, in spite of all inquiries, the identity of Sheila's mother remained a mystery. No record of Hammersley's marriage could be found either at Somerset House or at Shanghai. No references to his wife appeared in the papers he had left behind him. At last, a day or two before her departure for Moleham, Clementina made a discovery.

A trunk of Hammersley's, merely containing suits of clothes and other wearing apparel, had remained undisposed of; and Clementina was going through them with the object of packing them off to some charitable association, when from the folds of a jacket there dropped a bundle of letters tied round with a bit of tape. She glanced idly at the outer sheet. The handwriting was a woman's. The few words that met her eyes showed that they were love letters. Clementina sat on an empty packing-case—all of Hammersley's personal belongings had been dumped into her box-room—and balanced the bundle in her hand. They were sacred things, belonging to the hearts of the dead. Ought she to read them? Yet she became conscious of a feminine intuition that they might hold a secret that would bring comfort to the living. So she undid the tape and spread out the old, crumpled pages; and, as she read, a tragedy, a romance as old as the world, was revealed to her. The letters dated from seven years back. They were from one Nora Duglade, a woman wretchedly married, breaking her heart for Will Hammersley. Clementina read on. Suddenly she gave a sharp cry of astonishment and leaped to her feet. There was a reference to Angela Quixtus, who was in her confidence. Clementina rapidly scanned page after page and found more and more of Angela. The writer, like most women, could not bear to destroy the beloved letters; she dared not keep them at home; Angela had lent her a drawer in her bureau!

Clementina telephoned to Quixtus to come immediately—on urgent business. In twenty minutes he arrived, somewhat scared. Was anything wrong with Sheila?

"I've found out who her mother was," said Clementina.

"Who was she?" he asked quickly.

She bade him sit down. They were in the drawing room.

"Some one called Nora Duglade. . . . I don't remember her."

Quixtus passed his hand over his forehead as he threw back his thoughts.

"Mrs. Duglade? . . ." he said in bewilderment. "Mrs. Duglade? . . ."

"A friend of Angela's," said Clementina.

"Yes. A school friend. They saw very little of each other. I saw her only once or twice. I had no notion Hammersley knew her. . . . Her husband was a brute, I remember—used to beat her. . . . I think I heard she had left him ——"

"For Will Hammersley."

"He died years ago—of drink. . . . Oh-h!" He shuddered and hid his face in his hands.

"Read these few pages," said Clementina, and she left the room very quickly.

About ten minutes afterward she came in again. He sprang up from his chair and grasped both of her hands. His eyes were wet and his lips worked tremulously.

"I found a letter from Hammersley in Angela's drawer—it had got stuck at the back. . . . It was for the other woman, my dear!" His voice quavered into the treble. "It was for the other woman."

She led him to the stiff sofa and sat beside him and held his hand. And she had the great joy of seeing a great, black cloud melt away from a man's soul.

. . . . . .

From that hour, when he had revealed to her the things deep and sacred, dark and despairing, of his heart, and had gone forth from her sympathy aglow with a newfound faith in humanity, the bond between them was strengthened a thousandfold. Quixtus found that he could obtain not only swift response to his thoughts from a keen intelligence but wide, undreamed-of understanding of all those subtle workings of the spirit—regrets, hopes, judgments, prejudices, shrinkings, wonderings, impulses—which are too elusive to be thoughts, too vague to be emotions. And yet she herself was never subtle. She was direct and uncompromising. As a shivering man enters a cozy room and warms himself before a blazing fire, so did he unquestionably warm his heart in Clementina's personality. And as the shivering man knows without speculating that the fire is intense and strong, so did he know that Clementina was intense and strong.

All through the idyl of the remaining summer he felt this more and more. She stood for something that he had missed in life, something that Angela, pale, passionless, negative reflection of himself, had never given him. She stood for richness, bigness, meaning. A simple man, not given to introspection or analysis of motive, new sensations and new realizations came to him as they come to a child and caused development. And among other impressions that deepened in his mind—and his was the mind of a scholar and dreamer, sweet and clean—was that of Clementina—now appearing to the world as God Almighty intended her to appear—as a physically fine and splendid creature.

And, during all the summer idyl in the manor house at Moleham-on-Thames, Clementina, in her uncompromising way, maintained the new phenix's plumage, preened and shiny. The old habit of clawing at her hair while she was painting she circumvented by tying her head in an Angelica Kauffmann handkerchief. Tommy made her a present of one, in cardinal red, in which she flamed gipsylike about the studio. Involuntarily, inevitably, the manner of all the men in her house party, Quixtus, Huckaby, Admiral Concannon, Poynter—who spent a week-end—Tommy and Tommy's cronies, who came and went as they pleased, was tinged with a deference and a homage that made life a thing of meaning and delight.

Sometimes a little scene like this would take place:

To Clementina, painting hard in the morning, enter the housekeeper.

"Please, ma'am, we'll soon be out of wine."

She would frown at the canvas. "Well, what of it?"

"The gentlemen, ma'am."

"Oh, let them drink ginger beer!"

"Very well, ma'am."

Then, with a laugh, she would fling down her brushes and go and attend to her cellar. To make the men in her house comfortable, the commonplace care of a hostess, gave her unimagined pleasure. Etta and her young friends could look after themselves, being females and therefore resourceful. But the men were helpless children, even the admiral—sometimes, she thought, especially the admiral. Their nourishment became a matter of peculiar solicitude. She invented wants for them which she forthwith supplied. Sometimes she summoned Tommy to consultation; but when he gravely prescribed a large bath powder-puff for his uncle she upbraided him for making a jest of solemn things and dismissed him from her counsels. Her painting suffered from these inroads on her time and thoughts; but Clementina cared not. The happiness of the trustful men around her was of more consequence than the successful application of paint to canvas. Sometimes, sitting at the head of her table she would feel herself a mother to them all—and her lips would twist themselves into a new smile.

Her happiest hours were those which she spent alone with Sheila and Quixtus. Since the cloud had been lifted from his soul he loved the child with a new tenderness, thus inarticulately expressing his gratitude to God for having put it into his heart to love her while the cloud hung heavy. And Clementina knew this, and invested his relations with the child in a curious sanctity. She loved to share the child's love with him in actual, physical presence. The late afternoon was Sheila's hour. Clementina would sit with them beneath the great cedar tree on the lawn and listen to the stories he had learned to pour into Sheila's insatiable ears. They were mostly odds and ends of folklore, but now and then she suspected heterogeneous strains; and one day she called out:

"Are you inventing all that, Ephraim?"

He confessed, with the air of a detected schoolboy.

"To hear you playing the deuce with folklore, which you regard as a strict and sacred science, amazes me. From you it sounds almost immoral."

Quixtus fingered the soft curls. "What," said he, "is all the science in the world compared with this little head?"

Clementina was silent for a moment. Then she said abruptly: "You feel like that, too, do you?"

Quixtus nodded and dreamed over the curls.

"But what happened to the princess and the Ju-Ju man?" demanded Sheila; and Quixtus had to pursue his immoral course.

August melted into September and September drew to its close. Admiral Concannon and Etta, and all the boys and girls save Tommy, had gone, and Huckaby was busy with the repacking of books and specimens. The weather had broken. The trees drooped with rain and the leaves began to fall. Mists rose from the meadows by the river and a blue haze, sweet and sad, enveloped the lowlying hills. In the garden the sunflowers, a week before so glorious, hung their heads with a dying grace. The birds, even the thrushes, were mute. The hour under the cedar tree had become the hour of deepening twilight by the fire. The idyl was over. London called. . . .

They had been sitting before the drawing-room fire for a long, long time without speaking. Sheila, with a toy shop and an army of dolls for customers, played on the floor between them, absorbed in her game. No one of the three noticed that darkness had crept into the room, for the fire leaped and flamed, throwing on them fierce lights and shadows.

"The day after tomorrow," said Clementina, breaking the silence and looking intently at the blaze.

"Yes," said Quixtus. "The day after tomorrow."

"I think you'll find I've made all arrangements for Sheila. Atkins understands." Atkins was the nurse. "I've seen about the nursery fender, which I had overlooked. . . . You mustn't let Atkins bully you or she'll get out of hand. . . . How these three months have flown!"

"If you didn't insist," said Quixtus, "I wouldn't take her from you. But you'll miss her terribly."

"So will you when my turn comes again," replied Clementina gruffly. "What's the good of talking rubbish?"

There was another silence. He glanced at her and a sudden flame from the fire lit up her face, and he saw that her brows were bent and her mouth set grimly tight, and that something glistened for a second on each cheek and then fell quickly. And each time he glanced at her he saw the same glistening drops fall.

"Uncle Eph'im," said Sheila, coming and insinuating herself between his legs, "Mrs. Brown wants to buy some matches and I haven't got any."

He gave her his silver matchbox and Sheila went away happy to her game.

Clementina choked a sob.

"My dear!" said he at last.

"Yes?" said Clementina.

"Why can't we have her always with us?"

"You mean ——" said Clementina after a pause, and still looking into the fire.

"Even with her I can't face that great, lonely house. I can't face my empty, lonely existence. My dear," said he, bending forward in his chair, "it has come to this - that I can't think a thought or feel an emotion without your becoming inextricably interwoven with it. You have become part of the texture of my life. I know I may be impertinent and presumptuous in putting such a proposal before you ——"

"You haven't put one yet," said she.

"It is that you would do me the honor of marrying me," replied Quixtus.

Again there was silence. For the first time in her life she was afraid to speak, lest she should betray the commotion in her being. She loved him. She did not hide the fact from herself. It was not the mad, gorgeous passion of romance; she knew it for something deeper, stronger, based on essentials. He lay deeply rooted in her heart, half child for her mothering, all man for her loving. When had she begun to care for him? She scarcely knew. Perhaps at Marseilles, when he had returned to her for companionship and they had walked out arm in arm. She knew that he spoke truly of his need of her; but the words that mattered, the foolish little words, he had not uttered.

"Do you care for me enough to marry me?" she asked at last.

He glanced at Sheila weighing out matches in her toy scales. It is difficult to carry on a love scene with conviction in the presence of a third party, even of that of a beloved child of five.

"Very, very deeply," he said in a low voice.

The dressing bell rang and Clementina rose. "Put up your shop, darling. It's time to go to bed." Then she crossed to Quixtus' chair and stood behind him and laid one arm on his shoulder. He kissed her hand.

"Well?" said he, looking up.

"I'll tell you presently," she said; and in withdrawing her hand she lightly brushed his cheek.

Quixtus dressed quickly and came down early to the drawing room; and soon Clementina appeared. She was wearing a red dress which she had bought during her wholesale purchasing of raiment, but had never yet worn, thinking it too flaring; and she had a light red dahlia in her hair.

Quixtus took both her hands and raised them to his shoulders; and she stood away from him at the distance of her bare, shapely arms, and she smiled into his eyes.

"Your answer?" said he.

"Tell me," she said. "What do you really want me for?"

"For yourself," he cried; and he took her in his arms and kissed her.

"If you hadn't said that," she remarked a few moments afterward, "I don't know what my answer would have been. At any rate," she added, touching her hair with uplifted hands, "it would not have been quite so spontaneous."

He leaned his elbow on the mantelpiece and a great light came into his pale blue eyes as he looked at her.

"Do you think, my dear," said he, "that I'm such a dry stick of a man as not to want you for your great self—your great, splendid and wonderful self? I want you with everything in me."

She turned half aside and said gently.

"That's all a woman wants, Ephraim."

"What?"

"To be wanted," said Clementina.

It was not till the next day that she told Tommy the great news. She took him for a walk and broke it to him bluntly. But he was prepared for it. Etta had foreseen and had prophesied to his skeptical ears. He murmured well-bred congratulations.

"But your painting?" said he after a while.

"It can go hang!" said Clementina. She laughed at his look of horror. "Art for the polygamous man and the celibate woman. A man can throw his soul into his pictures and also attend to his wife and family. That's out of a woman's power. She must choose between her art on the

"I've Had Enough of It! I'm Not Going to be Persecuted Like This Any Longer"

one side and husband and children on the other—I'm telling you this, *mon petit*, for your education. I've chosen husband and children as any woman with blood in her veins would choose. It's the women without blood that choose art—don't make any mistake about it. Now and then one of 'em chooses the other—and, as she doesn't get any children and doesn't know what the deuce to do with a husband, she falls back on her art again and gives the poor devil soup with camel's-hair brushes floating about in it and a painting rag for a napkin. And then there are ructions; and she goes among her weary pals and says that their sex is misunderstood and downtrodden—and they must clamor for their rights. Bosh!"

She sniffed in her old way. Tommy insisted.

"But you're a born painter, Clementina—a great painter. It means such a tremendous sacrifice."

"You young men of the present day make me tired!" she exclaimed. "You all seem to think that larks ought to fall ready roasted into your mouth. There's not a blessed thing in this world worth having without sacrifice. The big people, the people who have the big things in life, are those who have paid or are prepared to pay the big prices for them."

"I don't see why you should round on me like that," said Tommy. "After all, a little while ago I made no bones about sacrificing the loaves and fishes for the sake of my art. I don't want to brag—but *fiat justitia*, at any rate."

"I know what you did," said Clementina, mollified; "and if you hadn't done it I shouldn't be talking like this to you. And you're a painter and my very dear Tommy, and you can understand. Of course I'll go on painting—I've got it in my blood. I could no more do without a paintbrush handy than a toothbrush. But it's going to be secondary. I'll be the gifted amateur. Clementina Wing, painter of portraits to the nobility, gentry, mayoralty and pork-butchery of Great Britain and Ireland, is dead. You can paraphrase the epitaph:

"'Here lies Clementina Wing, the married woman.' And, Tommy, my dear," she added in a softer voice, "you can add to it: '*Sic itur ad astra*.'"

"I do hope you'll be jolly happy," said Tommy.

On their way back it happened that the postman met them with the household budget. She took the letters into the hall and sorted them. Tommy went off with his precious epistle from Etta. Huckaby appeared in quest of his chief's correspondence and, seeing her alone, congratulated her on her approaching marriage. She thanked him and held out a letter addressed to him from Dinard.

"I've been dealing in quotations lately," she said. "And I find I've got one for you. 'Go thou and do likewise.'"

Huckaby sighed and laughed.

"One of these days, perhaps," said he.

So the idyl that seemed to be coming to an end had only just begun. They returned to London; and, while Clementina—in whose charge Sheila now remained—painted frenziedly to finish the work she had in hand, Quixtus, with her help, reorganized the great, gaunt house in Russell Square. The worm-eaten scarecrow of a billiard table was removed from the billiard room built by Quixtus' father over the garden at the back of the house, and the room, spacious and top-lighted, was converted into a studio for the bride-to-be. Tommy, enthusiastically iconoclast, being given authority, under Clementina's directions, to refurnish, condemned rep curtains, mahogany Mid-Victorian furniture—a dining-room sideboard disfigured by carvings of plethoric fruit had sent shivers down his back since infancy—Turkey carpets and all the gloom of a bygone age, and converted the grim abode into a bower of delight.

And toward the end of October the oddly mated pair were married and Clementina went to her husband's home; and the patter of the feet of the beloved child of their adoption was heard about the house—and great joy fell upon them.

One day in the early spring, Quixtus burst into the studio, a letter in his hand. The greatest of all honors that the civilized world has to give to the scholar had fallen on him—honorary membership of the Institut de France. She must know it at once.

She was sitting before the easel, a bit of charcoal in hand, absorbed in her drawing. What he saw on the drawing paper put, for the moment, the Institute of France out of his mind. Two arms came from the vague, headless trunk of a draped woman; one arm clasped Sheila, a living portrait, and the other something all chubby, kissable curves, such as Murillo has rendered immortal. As soon as she was aware of his presence she tore the sheet from the board and looked at him somewhat defiantly. He went up and put his arm around her.

"My dear," said he, "I saw. You're the only woman in the world that could have done it. Let me look. I can share it with you, dear."

She yielded. His delicate perception of the innermost sweetnesses of life was infinitely dear to her. She set the drawing upright on the ledge. He drew a chair close to her and sat down—and he forgot the crowning glory of his intellectual life.

"It's not bad of Sheila, is it?" she said.

"And the other?"

She kissed him. "The very image. It's bound to be."

Presently she laughed and said:

"I've been thinking of the good Saint Paul lately. He has a lot to say about glory. Do you remember? About the glory of celestial bodies and bodies terrestrial. 'There is one glory of the sun, and another glory of the moon, and another glory of the stars.' But there is one glory which that eminent bachelor never dreamed of."

"And what is that, my dear?" asked Quixtus.

"The glory of being a woman!" said Clementina.

(THE END)

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PHILADELPHIA, AUGUST 5, 1911

The Bread-and-Butter Attitude

AN ABLE and admirable woman expresses the wish that teachers in the United States may rise above a "bread-and-butter" attitude toward their profession. With no invidious intention whatever, we suggest that the wisher herself probably rises high above that attitude by virtue of possessing a very comfortable fortune.

The teacher's average wage is fifty dollars a month. An individual teacher, with fifty dollars in hand, finds himself or herself completely surrounded and engulfed, so to speak, in a bread-and-butter attitude. The landlady—an eminently worthy and respectable person—not only wants hard cash for board and lodging, but she wants exactly as much of it from a teacher as from a burglar.

The teacher, with an innocent desire to protect her cranium from the weather, visits a millinery shop. She finds that a perfectly hygienic headpiece can be procured for a dollar and ten cents, but the one that becomes her costs six dollars and a quarter; and if she hasn't the price the bonnet goes to the burglar's lady. How can she help thinking bread and butter when everybody with whom she deals treats her on a strictly bread-and-butter basis?

Saint Francis, to be sure, gave away all he possessed—even to his clothes. Other exceptional individuals have done the same; but the habit has never proved even mildly contagious, and only the very exceptional individual can persist in it alone.

Perhaps what we need is a big start; and if the half million school-teachers were just as willing to work for forty dollars a month as for sixty, because they could do just as much good to others, the landladies and milliners might begin to fall in line. When the general public, however, that employs school-teachers, is thinking so constantly and intently about bread and butter that it refuses to tax itself enough to pay them good wages, is there really much hope that the teachers will soar above a bread-and-butter attitude?

The Steel Trust's Strong Point

THE Commissioner of Corporations' exhaustive report on the Steel Trust would certainly have been sensational if the Trust itself had not wisely forestalled it. One point in the report, which has provoked considerable comment, for example, is the showing that Mr. Morgan's underwriting syndicate received, in round numbers, one million three hundred thousand shares of the Trust's stock, which was clear profit after deducting twenty-eight million dollars in cash that the syndicate advanced. The rake-off was colossal.

More than nine years ago, however, the Trust itself published a report showing in detail where every share of its stock went, including that issued to the syndicate. It stated explicitly that the proceeds of this stock, after deducting twenty-eight millions cash, constituted syndicate profits.

When raking off a ton or so of money some men go into a back room, lock the door, turn down the lights and solemnly declare afterward that they were merely playing pinocle. The Steel Trust syndicate, on the other hand, went into the middle of the road in broad daylight, shouted, "Hear ye all!" and addressed the crowd as follows: "You see before you exactly one million nine hundred and ninety-nine thousand nine hundred and seventy-five shares of the Trust's stock. Any gentleman who wishes may step forward and count 'em. Now pray look closely and you will see us transfer this stock to our right-hand trousers pocket."

So with the second bond syndicate—the acquisition of the Tennessee Coal and Iron Company and other matters that short-sighted persons would have tried to hide. The Steel Trust did it openly and published the details. This judicious openness has always been the strongest point in the Trust's position.

Government by Party

THAT you cannot work a republican form of government except through great political parties has been repeated, as though it were self-evident, for generations; but France seems to prove the contrary. Since June, 1899, France has been ruled by eight ministries. The longest to endure—that of Waldeck-Rousseau—lasted three years; the shortest—that of Monis—lasted three months. The average duration of a ministry has been somewhat less than two years.

The proximate cause of these rapid changes is, of course, that no political party has anything like a preponderance of power. At the last general election nine parties were in the field, and the one that assumed direction of the government elected only two hundred and forty-six out of five hundred and eighty-six deputies. Thus, a premier's own party is always hopelessly in the minority, and he can retain power only by combination with other parties. A single tactless speech—as in the case of Monis and still more strikingly in the case of Clemenceau—may cause a ministry's overthrow with all the disconcerting suddenness of a bolt from the blue. Throwing out a ministry and nominally changing the government is the merest incident in French politics.

Nevertheless, actual government goes on in France as steadily as in England and the United States. The bonds of social order are not broken or even loosened. Moreover the government is republican in form and spirit. The *bloc* system, as contrasted with our party system, gives every important minority a chance to be heard, because its vote may be crucially important to a ministry any day. French experience, in short, confirms the opinion of the Fathers that it is quite possible to have a free republican government that is not a government through party on the English model.

European News

A LONG cablegram from London raises a question of considerable importance. It alleges that a certain American lady is not cutting a great swath in the élite society of England—or any swath at all; that she has not been smiled upon by the queen; has no standing whatever at the palace, unless it be with some of the under servants, and was not present at the coronation unless she crawled in through the coal cellar.

We hardly expect to find in our daily paper a coherent account of any European event other than an earthquake, the assassination of a great personage, or a king's coronation. If it were not for some other sources of information we should suppose that nothing else which was of interest to the inhabitants of the United States ever happened over there—with one notable exception. We do find periodically a long cablegram describing how this or that opulent American lady is making a tremendous figure in the élite society of the Old World.

In view of this practical monopoly—believing, also, the ladies must have the good of their native land at heart—we were thinking of getting up a petition praying them to instruct their press agents to smuggle in a few lines now and then about politics or commerce.

The cablegram referred to, however, raises a doubt whether a lady may not sometimes neglect to pay her press agent or otherwise lose control of him. In that case, our petition apparently should be directed to the press agents rather than to the ladies.

We wish Ambassador Reid would set us right on that point. We want to arrange it some way so that European news will not consist mainly of silly rot.

Watching the Money Power

SUSPECTING that somebody in his store might tap the till, a prudent merchant resolved to dispense with the till and to hide his money in various receptacles—some in the sugar barrel, some in the flour bin, some in nail kegs and some in teacaddies. The only defects of this plan were that all the clerks who were under suspicion knew exactly where the money was hidden, while the merchant himself never, to save his life, could find it when he needed it. A neighbor tried to show him that the better plan would be to keep his money in one place where not only he could watch it himself but get at it in case of need. He denounced the neighbor, however, as a secret ally of the peculative clerks.

Later on, this merchant was elected to Congress and became a passionate opponent of the centralized banking plan on the ground that if the bank reserves of the country were centralized Wall Street would undoubtedly get control of them.

Two thousand million dollars are loaned by the national banks on stocks, bonds and other collateral security. At least half of this, no doubt, consists of New York Stock Exchange loans, for the national banks in the city of New York alone carry five to six hundred millions of such loans. The centralized plan, by creating a discount market, would make commercial paper a competitor with the Stock Exchange for low-rate, quickly convertible loans, thereby loosening instead of strengthening Wall Street's hold upon the banks.

The only control over the country's banking power on behalf of the Government is that exercised by the Comptroller of the Currency, and his authority is practically limited to violations of law. A bank's policy is none of his business unless it runs or tends to run contrary to certain general statutory inhibitions. It is true the centralized plan, as originally drawn, would give the Government only a minor voice in the management of the country's central banking association, but, whenever such an association is created, the Government—in fact and almost of necessity—will have a controlling voice.

For those who fear the money power, choice lies between scattering and trying to hide the country's bank reserve and putting it in one till, with the Government itself sitting in front of the till.

The Farmers' Balance Sheet

PROBABLY farmers have benefited more than any other great class in this cycle of prosperity. In ten years, according to the Bureau of Labor, the price of farm products advanced sixty-five per cent, while the price of all leading commodities, taken together, advanced only twenty-one per cent.

According to the Department of Agriculture, the farm value of an acre of the chief crops increased seventy-three per cent in a decade; and a long table containing prices of most of the articles which farmers buy shows that with the proceeds of one acre a farmer can buy fifty-four per cent more of the things he commonly uses than he could ten years ago.

There is, however, another side to the account. In 1895 the price of metals had fallen twenty-five per cent below the level of 1890; and the output of pig iron—the basic material—had decreased twenty-five per cent also. As to other products, during hard times the manufacturer simply shut up shop, turned his labor adrift and waited for better conditions—not that this wasn't the sensible thing for him to do, but the farmer was not in a position to do it. In 1896 the price of farm products had fallen thirty-five per cent below the level of 1891; but the farmer was cultivating as many acres and producing as many bushels of grain as in the former year—incidentally wearing his summer clothes in winter, burning corn for fuel and mortgaging himself up to the eyebrows to keep afloat. Broadly speaking, he has to keep his shop open and stick to his job whether he gets any pay for it or not.

Criticism of Courts

SOME years ago a citizen of New York was tried for murder and convicted. The trial court, however, neglected to ask him if he had any reason to advance why sentence should not be pronounced against him, and because of that omission the court of appeals granted the murderer a new trial. Recently the same situation was presented to the same court, but the court did not grant a new trial. It simply, in effect, directed the trial court to erase its sentence, ask the prisoner whether he had anything to say, listen to his statement and then re-sentence him. No error had been committed in the trial itself. The verdict of guilty had been duly reached and entered. The error occurred after the verdict, so there was no good reason for setting aside the verdict itself and going through a new trial.

Commenting upon this, the New York Law Journal says: "The court has felt the pressure of professional and popular opinion against treating a criminal defendant as an extraordinarily privileged character, for whose escape any species of legal error or irregularity, no matter how artificial and insubstantial, must be utilized." And, as evidence of growing reform, the American Law Review cites a number of recent cases in which appellate courts have refused to set mere technicality above substantial justice.

A good many valued correspondents have asked us, in effect, whether we don't think it wrong for a mere lay publication to criticise courts. Our answer is to be found above. It is only the "pressure of professional and popular opinion" that brings reform.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Elmer Eleutherios

SOMETIMES our coy and elusive friend, Colonel Fitness O'Things, comes through with chimes—not to say *carillons*—on. Ordinarily, of course, things never fit and you have fits about the things; but here is a case where there is a harmonious correlation.

Take birthplaces, for example. Always the man with the flossiest name is born in the place nomenclaturally most prosaic. Proof is easy. Richard Montmorency Le Gallienne was born in Liverpool—think of a poet being born in Liverpool! Senator Atlee Aristobulus Pomerene first pomerened in Berlin, Holmes County, Ohio; and Daniel Joseph McGillicuddy arrived in Lewiston, Maine.

So it goes—that is, so it goes for the multitude; but allow me to point out one glittering exception. Any open-minded person will concede that a man named Henry Algernon du Pont de Nemours was entitled to be born in a place that would ripple musically from the tongue when named. And so he was. Henry Algernon du Pont de Nemours, who is by way of being our present hero, was born in Eleutherian Mills, Delaware. Do you get that? Eleutherian Mills! Henry Algernon du Pont de Nemours d'Eleutherian Mills! It certainly listens well, as they say on Broadway. Why, one could play it on a concertina!

To be sure, for business and senatorial purposes the Senator shucked off the De Nemours end of it, which was all right in a way, for he isn't De Nemours at all, you understand—some of his ancestors were; but it is his name, just the same, and is retained simply for use on crests, automobile doors, stationery, shirt-tabs and the like. Yes, sir; he is De Nemours all right, and De Delaware too; and De —— Oh, well—what's the use? Such a lot of words begin with "De."

Really, when it comes to names, the Senator from Delaware makes the ordinary run of senatorial Smiths and Joneses and Clarks and the like seem almost anonymous. He had the materials. I'll bet, if they put his full name on the Senate rollcall, the reading clerk would sing it. And a fine old name too, originally De Nemours and then De Delaware—and identified for years and years with the Powder Trust; and in this connection I desire to deny, with all the strength that is in me, that the Senator ever introduced a bill in the Senate requiring a hundred sunrise and a hundred sunset guns to be fired at every fort and on every battleship every day. He did no such thing! So that lie is nailed! Reverting from statesmanship to poesy, however, did you ever hear anything more musical than Eleutherian Mills? Great, isn't it? Right along in the procession with Elysian Plains, Ambrosial Heights, Hyperborean Fields and all the other subdivisions, with all ancient improvements, where the gods used to take flyers in real estate. And naturally you all can see at a glance whence it is derived. Greek, isn't it? Certainly—*eleutherios*—freely giving—frank. Isn't it remarkable how easily it all comes back?

One Could Play His Name on a Concertina!

Affairs, Actions and Battles

AND here, at this point, it is necessary to re-remark that in the case of our hero, the senior Senator from Delaware, Colonel Fitness O'Things certainly worked overtime. If ever there was anybody who is frank it is Henry Algernon. One need go no farther than his biography in the Congressional Directory to ascertain this. Frank? Why, he is positively unrestrained. He is little Elmer Eleutherios himself!

Many a man has been Senator who fought in the great war; and many a one, not having been born under eleutherian auspices, has referred to that fact in his biography with scantness of detail and an evident determination to suppress all save the basic fact. Not so with Henry Algernon. He was in the great war; and apparently when he was not fighting he was busily engaged in jotting down memoranda of his battles in his diary, for we find in the directory a page or so reciting, with great particularity, just how every minute of his time was occupied from Sixty-one to Sixty-five.

The Senator graduated from West Point on May 6, 1861, at the head of his class and entered the Corps of Engineers. After various details he fought all over the place. I quote: "Commanded the artillery during Hunter's Lynchburg campaign at the battle of Piedmont, June 5; engagement at Lexington, June 11; affair near Lynchburg, June 18; battle of Lynchburg, June 18, and affairs at Liberty, June 19, and Mason's Creek, June 21." And again: "Served in Sheridan's campaign in the Valley of Virginia, commanding artillery brigade of Cook's Corps, taking part in affairs with the enemy at Cedar Creek, August 12; Halltown, August 28, 25, 27; action at Berryville, September 3; battle of Winchester (Opequan), September 19; battle of Fisher's Hill, September 22; affair at Cedar Creek, October 3"—et cetera and so forth.

From all this we learn the Senator was a busy little cup of tea during the late unpleasantness and has forgotten none of his activities; and we further learn that the real military person divides passages at arms into three classes—affairs, actions and battles. We here pause to remark that, of all the Johnnies-on-the-spot who helped to make the South Democratic up until the present time, the Senator seems to have been not only Johnny but Jerry.

Following the war, the Senator remained in the army until 1875, having been brevetted a couple of times, and received a Congressional medal of honor. In 1875 he forsook war and went into business. He was president and general manager of the Wilmington and Northern Railroad Company from 1879 to 1899 and retired a few years ago to take up farming and senatoring. He tried for a toga first in 1895 and ran into one of the customary deadlocks so much affected by Delaware legislatures on senatorial questions. On May fifth of that year he received fifteen of the thirty votes cast. His election was contested on the question of the right of the ex-speaker of the Delaware Senate, then acting as governor, to vote. Without this vote, Du Pont had a majority of one. The committee on privileges and elections reported in his favor, but the Senate, by a party vote, refused to seat him.

However, this did not discourage him, for he kept a Senatorship in mind during the days when Addicks was making his effort and such giant intellects as Allee, Ball and Richardson were chosen. In 1906 he made the riffle, being elected to serve out an unexpired term; and in 1911 he was reëlected for a full term. Since his service in the Senate began, he has risen from the chairmanship of the Committee on Ventilation and Acoustics to be chairman of the Committee on Military Affairs, which is one of the best chairmanships we have and was acquired by Du Pont through the transfer of Senator Warren to the chairmanship of the Committee on Appropriations and the transfer of Senators Scott, Bulkeley and Warner to the discard.

Senator Du Pont rarely makes a speech, but he is just as busy around the Senate as he was during the war. One of his principal concerns is patronage. He can scent a job into which a sterling Republican of Delaware might fit farther than a darky can smell fried chicken. Likewise, having scented said job, he never hesitates about going out after it, but goes out and lands on the senatorial purveyors of patronage with the expressed determination to claw off that job or know why he doesn't get it.

The Chicken Won

JOE RODGERS runs some of the politics of Philadelphia and used to be file clerk of the House of Representatives at Washington. Last fall the exigencies of the political situation compelled Joe to nominate a colored brother for the Pennsylvania legislature, who duly ran and was elected.

Senator Oliver was to be reelected and they passed the word to all Republicans to be on hand. It was a great day for the colored brother, for Joe's selection was the first one in a long time to attain legislative honor in Philadelphia. Wherefore, a colored marching club went up to Harrisburg from Philadelphia to celebrate on the day set down for the triumphant reelection of Senator Oliver.

The club gave a fine parade. Meantime the ballot was held and the colored legislator was not there to vote. Two or three hours afterward he showed up.

"Where've you been?" demanded Rodgers fiercely. "Why were you not here to vote for the Senator?"

"'Deed, Mr. Rodgers," replied the legislator, "I couldn't come—'deed I couldn't. They give me a chicken dinner after the parade an' I couldn't come any sooner—now, could I?"

A Crowded Diamond

WHEN the New York Giants were in the South on their training trip last spring they played a game with a local nine. A business man from the town where the game was played was chosen as umpire, and he was visibly swelled up over the honor conferred on him.

He was pretty vague concerning the rules, but he meant to do what was right and gave his bad decisions impartially.

In the sixth inning the Giants had three men on bases and no one out. The local pitcher gave the next man four balls.

"Four balls," said the umpire, as the fourth bad one came over. "Take your base."

Then, looking at the filled corners of the diamond in some perplexity, he shouted: "No, that ain't right! Come on back here! I ain't got no place to put you."

The Hall of Fame

¶ When W. S. Bennet, of New York, left Congress he took with him the proud knowledge that his is the worst signature the House of Representatives has ever known. It looks like an inebriated squiggle.

¶ Champ Clark, Speaker of the House of Representatives, walks from his home, at Sixteenth and P Streets, to the Capitol and back each day. That is about three miles. No automobiles for him!

¶ Dr. Harvey W. Wiley, the pure food man, is a sworn foe of smoke and smokers.

WINTON SIX

Free From Expe

Day after Day, for Four Straight Years, this Car H

MORE than half of the attempts of American makers to produce six-cylinder cars have *failed*.

We have a list of 32 makers whose sixes went wrong and dropped from the market.

Among these 32 makers are companies of good reputation, concerns that are still in business and prospering—but, with a single exception, they have all abandoned the six as a bad job.

One maker, whose fame is international, tells us that the worst mistake he ever made was his attempt to build a six.

One Great Six Success

On the other hand, the greatest success in the long history of the Winton Company (dating from the first bona fide sale of an American-made motor car, March 24, 1898) is the direct result of producing the six-cylinder Winton Six.

And this success has been so tremendous that practically the whole industry (barring those concerns included in the 32 failures) is now preparing to make sixes for the 1912 market.

Winton Six success has proved that the six-cylinder car *can be superior* to all other types.

The Winton Motor Car. Co.

Sixes Exclusively Since 1907

CLEVELAND, Sixth City

Winton Branch Houses

NEW YORK	Broadway at 70th St	CLEVELAND	1138 Huron Road
CHICAGO	Michigan Ave. at 13th St.	DETROIT	998 Woodward Ave.
BOSTON	576-584 Commonwealth Ave.	KANSAS CITY	3130-40 Main St.
PHILADELPHIA	246-248 N. Broad St.	MINNEAPOLIS	26-28 Eighth St. N.
BALTIMORE	Mt. Royal and North Ave.	SAN FRANCISCO	1140 Van Ness Ave.
PITTSBURGH	Baum and Beatty Sts.	SEATTLE	1000-1006 Pike St.

Invitation to Automobile Makers

AS YOU know, this company has advocated and manufactured six-cylinder cars exclusively since June, 1907.

The present popularity of Sixes is largely due to the success of the Winton Six in making good on every claim of Six Superiority.

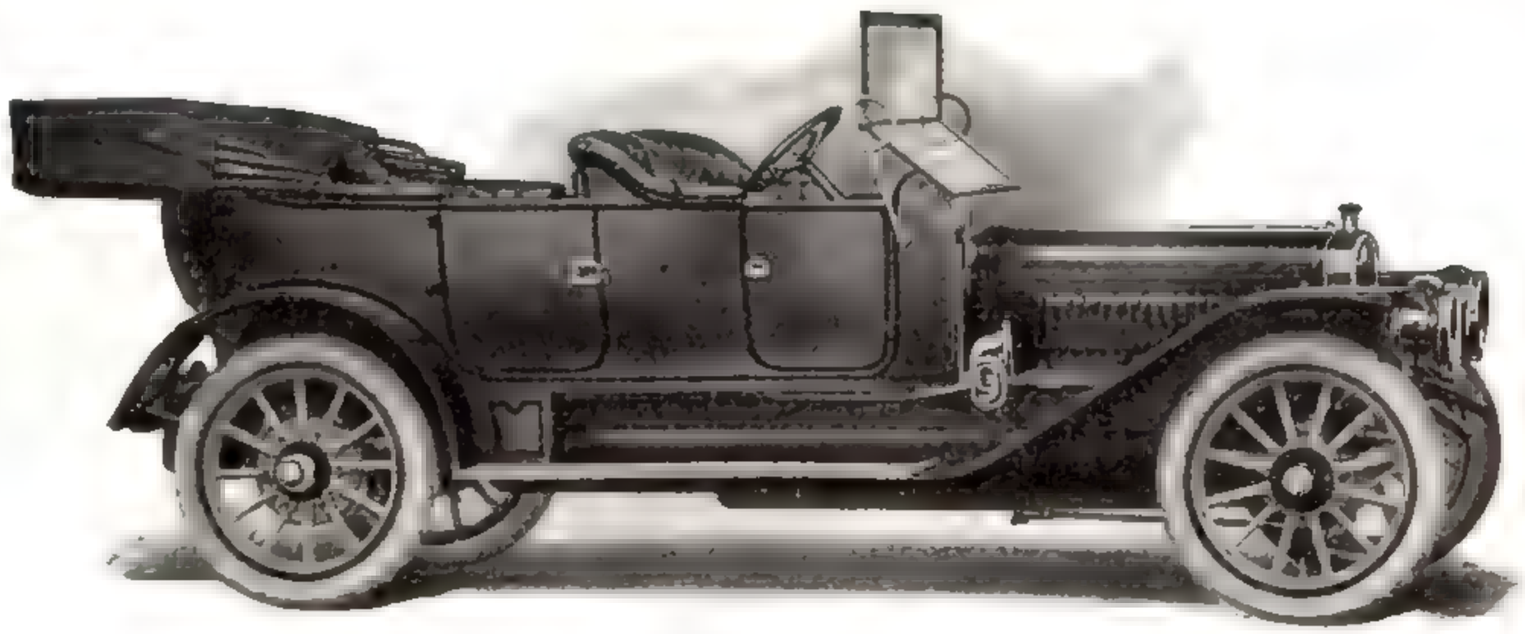
Naturally we are zealous that public confidence in the Six may never be shaken by the marketing of any Six that falls short of excellence.

Therefore, to facilitate the production of worthy Sixes, which shall still further strengthen public confidence in the Six, this company is willing to place its experience in designing and building *Sixes exclusively* at the call of companies having established reputations as motor car makers.

Any such company desiring to accept this proffer may send its mechanical engineer to our plant. There we will show him everything we have and everything we do. We shall be pleased to give him any information arising from our experience as to the engineering problems involved and methods of six-cylinder manufacture.

This invitation is extended in absolutely good faith.

The Winton Motor Car. Co.



Success Not Easily Grasped

And these 32 failures go to prove emphatically that success in making sixes is not within the grasp of every maker who tries.

You will find this truth echoed in current six-cylinder advertising. Makers are taking particular pains to inform you how many years they have been experimenting with sixes, and how exhaustively they have been testing their sixes, before deciding to market sixes. Could anything more conclusively show that six-cylinder success is elusive and hard to capture?

Makers changed from two-cylinder to four-cylinder models over night, almost, and were as successful with the four as with the two. That was because the propositions were much the same.

Six is a Different Proposition

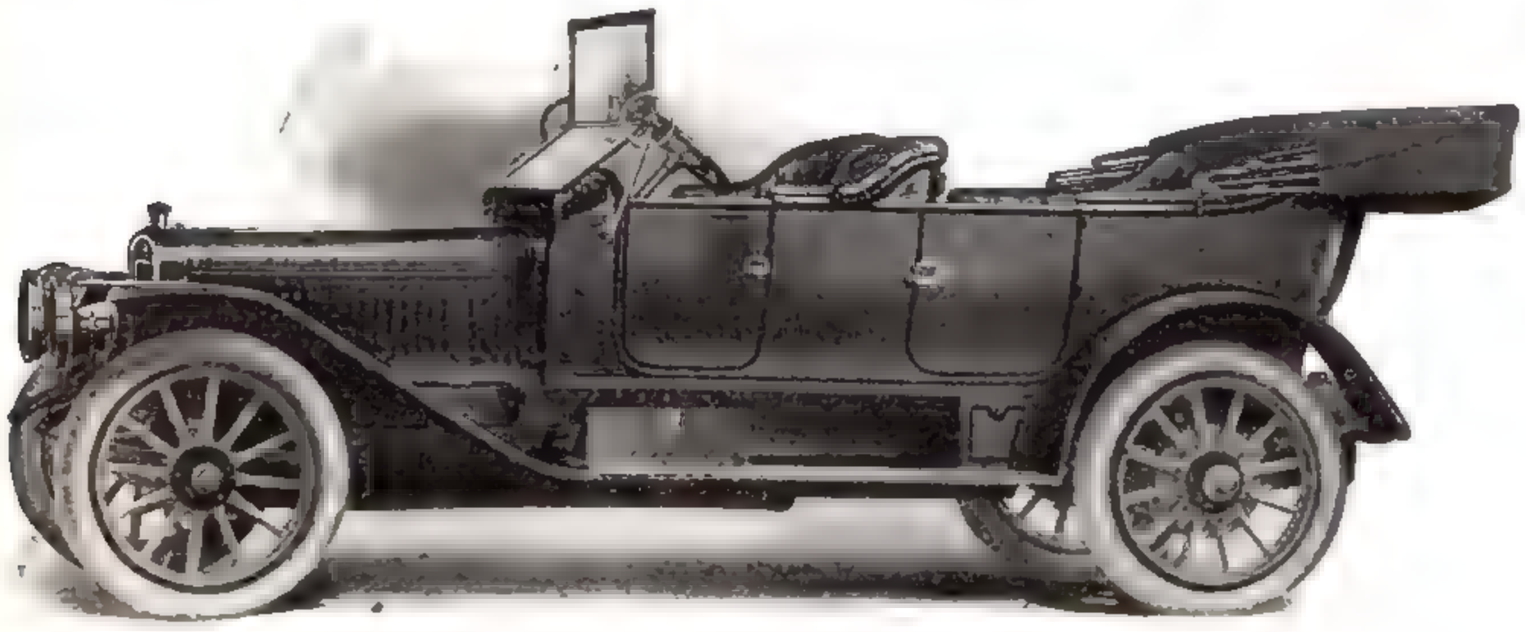
But in the six-cylinder car the propositions are radically different. The six is distinctive and peculiar, involving engineering and manufacturing problems that are not met in four-cylinder manufacture.

And these peculiar problems must be met, and solved, and mastered before it is possible for a maker to produce a six-cylinder car possessing that unity, balance, and matchless beauty of performance without which the six-cylinder car would have no reason for existence.

erimental Faults

WINTON SIX

as Satisfied its Users and Proved its Super-Worth



Self-Cranking Motor and Electric Lights

THE Winton Company's aim has always been to give the buyer the greatest possible car-value for his money. Accordingly, for 1912 we are offering *more car* than before at no increase in price.

The wheel base has been lengthened to 130 inches, and the body is more spacious than previously. Cushions and upholstery represent the very limit of luxury. Four wide doors are regular equipment, and it will be noted that the operating levers are *inside the driver's door*, not outside.

No extra charge is made for electric dash and tail lights. Dash lights are sunken, adding greatly to the car's beauty.

Booth Demountable rims are regular equipment. Tires are 36 x 4½ inches all around.

As in previous seasons, the Winton Six *motor cranks itself.* This is unquestionably the most convenient and agreeable feature that a gasoline car owner could desire.

The price remains unchanged at $3000.

And the entire car, from radiator to gasoline tank, is an absolutely safe and satisfying purchase.

When the Six is Best

It amounts to just this. When a six-cylinder car is designed and built *right*, it is the greatest car in the world. But if it lacks, it is pitiable.

The six-cylinder car was not a new idea when the Winton Company took it up. Other makers had endeavored to make sixes, but not one of them, the world over, thought well enough of the six to advocate it as the best of all types and to abandon four-cylinder cars in favor of the six.

The Winton Company was the first company in the world to recognize Six Supremacy by discarding all other types and devoting its entire resources to the development and manufacture of *sixes exclusively*.

Solving Six Problems

It was this policy of not trying to serve two masters, but of centering attention, thought, and action upon sixes to the exclusion of all else that served to teach us the solution of six-cylinder problems, and to bring the Winton Six to such early perfection that this car has not required a single radical change since its introduction to the public in June, 1907.

The Winton Six—the car that converted the industry to six cylinders—long ago ceased to be an experiment.

Individual Service the Only Test

The Winton Six has withstood the most strenuous tests of service in the hands of individual owners. And, after all, individual service is the only real test of a car's worth.

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"With *Campbell's Soup*
I aimed to humble
Every cook that went
before;
But with a stumble
Took a tumble
Then my pride was
on the floor."

INVESTING IN NEW PROPOSITIONS—By Roger W. Babson

A SHORT time ago a well-known civil engineer came to my office and asked advice relative to some investments that he holds. He stated that the investments had been very unfortunate and, though his professional income had been large for a number of years, he had succeeded in saving only a comparatively small amount of money. Knowing that this man is supposed to have splendid judgment and is himself consulted on very important problems, I was astounded at his story and immediately asked him for a list of his holdings. Upon looking at this list, however, the reason was immediately apparent, as it consisted mostly of stocks of mining companies, oil companies, land development companies, together with "securities" of corporations organized to promote new patents which promised to revolutionize the world. In short, he had "invested" during the past ten years exclusively in new companies and untried propositions of which he really had very little knowledge. Truly he could say that "investing is only one form of spending."

Now, of course, it is easy to advise a man to invest only in high-grade, seasoned securities; and when such securities can be purchased to yield five per cent or more they are the best investments. On the other hand, if every one immediately followed this advice these good securities would soon increase to such abnormally high prices that their yields would be very unattractive. Moreover, it would be impossible for legitimate new enterprises to obtain new money for important and useful development work. For this reason it is both unwise and selfish always to advise a man never to invest in new enterprises, though one might so advise a man at the present time, when high-grade seasoned securities may be purchased to yield a satisfactory rate of income; in fact, one of the most remarkable features which becomes evident to students of finance is that the rate of interest, if allowed to work naturally, has the same effect in regulating the flow of money into new enterprises as has the "float" in regulating the flow of gasoline into the cylinder of a gas engine.

Four Tests of New Enterprises

If high-grade standard securities can be purchased to yield approximately five per cent, this shows that the country is in no need of new developments and that you and I would better loan our money to concerns now in successful operation. On the other hand, if these high-grade seasoned securities are selling at prices causing the yields to be abnormally low and said high prices are not due to manipulated speculation, this shows that sufficient capital is not being appropriated for the development of new enterprises and that an investor is justified in looking up new fields of investment. Therefore, though I prefer to advise clients to confine their investments to high-grade listed securities of established railroad and industrial corporations, yet I realize that men are justified in investing a portion of their capital in new propositions and that, under some circumstances, the latter course would be necessary. When, however, one is to invest in a new proposition, there are four tests which should be employed; and, instead of criticising new propositions, this article will be confined to a discussion and explanation of these four tests.

When discussing with a banker the other day a leading manual on railroad and corporation securities—a publication which gives investors the full details relative to corporations whose securities have been offered to the public, including capitalization, earnings, property owned and various other matters—the banker said: "The publication to which you refer is a very valuable work; but it sorely needs a supplement, fully as large as the manual itself, which will tell me about the character of the men operating said corporations. In other words, when asked to purchase the note of an industrial corporation, though I like to have a statement of said company, I am much more interested in knowing about the personal life of the men who operate it. Therefore, if, when looking up a certain corporation, I could see a photograph and read an honest biography of each of the officers and members of the executive committee of said corporation, I could immediately make up my mind whether or not I wished to buy its paper."

"What would you like to know about these men?" I asked.

Said the banker: "I would want to know in what town or city they were born and who their ancestors were. I would want to know where they went to school—whether they worked their way through and appreciated all their opportunities, or whether they simply got through 'by the skin of their teeth' and wasted most of their time in social life. I would like to know in what line of work they have been; how many different positions they have occupied; how they made their money; where they live today; of what their families consist; whether they take an active interest in church work; who their associates are and how they are regarded by their neighbors and townspeople."

In short, this well-known man emphasized strongly the necessity of loaning money to and purchasing securities from only those corporations which are operated by high-grade men of integrity and whose business relations record straightforwardness, perseverance and true success. Therefore, the first test to apply to any new proposition which is offered for investment is the question: "Are the promoters clean, honest men?"

Only the Best Good Enough

If they are clean, straightforward men, the proposition is worthy of consideration and the second test may be applied; but if otherwise the proposition should be let alone. Of course men who are not straightforward apparently succeed and men who have not clean personal records apparently make money; but, as a matter of principle, I think that a self-respecting man should take a firm stand to be in business only with men of his class; and certainly, when one buys stock in a company, he is practically entering into partnership with the other stockholders. For, as I have explained before, stocks are entirely different from bonds, and stockholders should hold a much more personal relation one to another than bondholders.

Moreover, there are enough good propositions about and there are so many opportunities where one can invest his money that he can afford to discriminate and eliminate without consideration all propositions which are not operated by men who are his equals, and refuse to consider securities which are offered for sale by men who do not stand for integrity and righteousness.

Not only should men be upright, but they should also have experience in the line of business which they are promoting. I know of a New England man who is today promoting a company for the manufacture of automobile trucks. This man is an honest, intelligent fellow, but such money as he has he "made through the wise choice of a grandfather" and, to my knowledge, has never earned anything himself. Today he is about fifty years old, is a prominent citizen in the small town in which he lives, is respected by his neighbors and loved by his friends; but thus far he has done nothing but cut off coupons, with the exception of holding unimportant positions in companies in which his father had large interests.

This man has always desired to go into business of some kind, and he is sure that the "coming business" is to be automobile trucks; consequently he has organized a company to manufacture and sell such trucks. Not only is this man honest in his intentions, but he is putting considerable of his own money into the business, and would put more in were it not for his sensible Yankee wife, who shrewdly insists that the remainder of the money be raised by selling stock. Now, of course, this company may be very successful and he may make a fortune for himself and his friends; but the chances are very much against it. Not only is he handicapped by the established concerns already in the business, which are now supplying more trucks than are demanded, but he has had no experience in the automobile business; and the only men

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he has employed as his advisers are men whom the established manufacturers find it not worth their while to retain. Therefore there is no doubt in my mind that this man will lose considerable of his own money, as well as that of his friends who are buying stock in his company—and my office will have one more name to add to its list of over thirty thousand worthless concerns, the securities of which have been offered for sale to small investors throughout the country.

Not only is it necessary to purchase stock of companies whose promoters are men of experience in their respective lines, but also these companies should be operated by men of good judgment. There are many men who are splendid mechanics, who have an extra good education and who have worked for years in the manufacture of some article, yet who have had little experience in financial matters, who are literally unable to operate a large company and especially unable to sell its output. There are two distinct departments to all industrial concerns—namely, the manufacturing end and the selling end. Many companies are promoted by men of integrity who have had good experience along the mechanical lines of the business, but are utterly unable to sell goods after they are manufactured. As mentioned in a previous article on The New Profession, it is much easier to obtain men with a thorough technical training to have charge of great manufacturing plants than to obtain men to have charge of the business end and dispose of the output of industries. Today it is the man who has the ability to dispose of the output who controls the situation in most industries.

This applies not only to manufacturing companies but also to certain industries which are absolutely dependent on the producing end, such as coal companies and even railroad companies. As an example of this, I know of a coal company the preferred stock of which was purchased by very able New England people as a choice investment which is now paying no dividends whatever and selling at a very low price, while the first mortgage five-per-cent bonds are selling in the vicinity of seventy-five. This company has splendid coal properties and the technical end of the business is being cared for in a most economical and scientific manner; but the selling end lacks organization, because the men who promoted it, though good mining engineers and good bankers, know nothing about coal as a business, and are unable to distribute their output at a profit. It is therefore evident that, when applying this second test—namely, "Are the men experienced in the line of work?"—we should consider both technical experience and business ability.

Physical Conditions

As a third test, one should ask the question: "Are the physical conditions, upon which the new company is dependent, satisfactory?" Many new propositions that have passed successfully the first test fail on this. For instance, it would be useless to build a Waldorf-Astoria on the plains of Kansas or an artificial ice-plant in Quebec, or attempt to sell furs in cities of the torrid zone; yet many promotions which come to me are of similar aspect. Among the papers now lying on my desk is the prospectus of a coal company in a New England state where coal has never been found; one of a copper company in a part of the country where geologists claim it is impossible for copper to be deposited; of a new gas company in a city with wonderful undeveloped waterpower; and of a railroad company between two cities which now have a most excellent deep-water steamship connection. All of these companies are being promoted by honest men and men who have been trained in their respective lines of business; but for some reason or other they have certainly "gone off at a tangent" regarding these promotions. In some cases they are promoting the company as a matter of pride or to develop their home towns. Sometimes there are other reasons for their interest in these propositions that are bound to be unprofitable; while in one case I believe the stock is being sold simply with the idea of making a profit on the stock without any expectation of developing the property.

The most pitiful case of all is that of a retired clergyman of my acquaintance who is selling the stock of a plantation on one of the islands which the United States acquired during the Spanish War. This man is an absolutely honest man and has been a preacher in a city not far from New York

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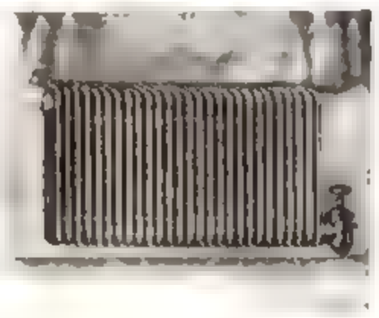

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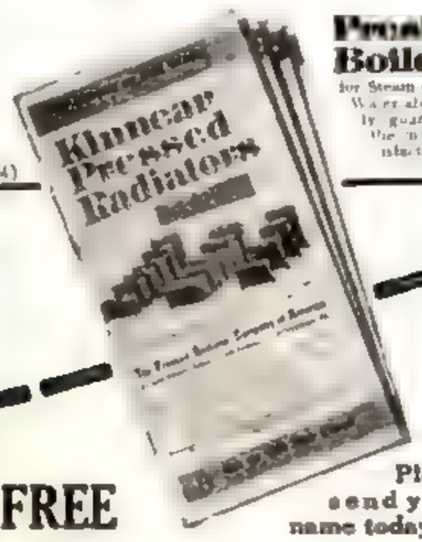

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for a long number of years; in fact, he was preaching up to within a year, and I have had the pleasure of hearing him several times. On one of my travels a while ago I passed through the place where he summers, and a gentleman living there asked what I knew relative to a certain plantation company. I told him I knew nothing about the company itself, but, from reports on that part of the country, I should much prefer to keep my money in the savings bank.

"Well," he said, "it ought to be all right, as Reverend Mr. ——— was down here last week offering the stock to the townspeople." Upon further inquiry I found that this well-known preacher had broken down in health and decided to give up the ministry, as he needed outdoor work; and, having a persuasive manner, he was urged to sell stocks in these new promotion schemes. Believing that the brokers advertising this stock are honest, he is peddling it among his former friends, knowing nothing about finance, nothing about business, nothing about that part of the country in which the property is located, and nothing about the character of the brokers. Though I sympathize with this preacher, knowing that his intentions are the very best, yet he is making a great mistake in selling these stocks, and unfortunate are the people who purchase them from him; in fact, when such a man comes to sell you stocks, instead of buying the stocks ask what his commission would be and give him a check for the commission if you wish to help him; but do not buy the stocks.

In addition to making sure that the promoters are acquainted with the character of the business they are promoting, the investor should also, when buying securities in new propositions, confine himself to lines of business with which he is acquainted. Therefore the fourth test to apply is to ask the question: "Am I thoroughly acquainted with this line of business, upon the success of which my investment depends?"

When You Take a Flyer

When a man invests in high-grade seasoned securities he is free to purchase securities of railroad corporations, public-utility corporations and industrial companies, even though he has no personal acquaintance with the line of business in which he is investing; but the same rule should not be allowed when investing in speculative or unseasoned securities. For instance, let us assume that the reader is a coal dealer in a small western town and that by prudence and hard work he has saved thirty thousand dollars or more, all of which is invested in high-grade securities. Now it is not necessary that this man should be acquainted with the operation of railroads or steel companies in order to have his money safely invested in bonds of the Pennsylvania Railroad Company, the New York Central & Hudson River, the Illinois Central or the Southern Pacific, or in the preferred stocks of such corporations as the American Sugar Refining Company, the Virginia-Carolina Chemical Company or the United States Steel Corporation. These are established enterprises, run by men who thoroughly understand their business; and, even though the reader's personal business training has been confined wholly to buying and selling coal in this small western town, he is fully justified in having his money invested in the securities of these and similar corporations.

We will now assume, however, that this man is not fully satisfied with the average yield of about five per cent which he receives from his present investments and desires to "take a flyer"—or, in other words, to invest twenty-five hundred dollars in the stock of some new enterprise, with the hope of doubling his money. He has read about the development of oil companies, gold-mining companies, wireless telegraph companies, cotton-picking companies and a host of other new enterprises; so he is very anxious to buy a little stock in some of these new propositions and comes to me for advice.

Cases of this kind I invariably treat as follows: My first inclination is to advise such men to let all these new propositions alone and continue to invest simply in high-grade seasoned securities; but I know that such advice would not be heeded, and therefore I say: "Look for a proposition that passes certain tests and that is based on your own line of business. In your case, this means to confine your speculative ventures to coal-mining propositions." Now this advice is fundamentally sound, and the great value of such a test is exceedingly evident when the investor invariably replies: "Mr. Babson, your advice may be very good, but I know a great deal about the coal business and it is not a very satisfactory kind of business. I have no money invested therein other than in the coal which I have on hand and I do not wish to become tied up in any coal-mining investments."

If the only people whom I interviewed were men in the coal business I might take more stock in this excuse; but, whatever may be the business in which a man is engaged, he seems to dread investing money therein and invariably desires to invest in something about which he has no knowledge!

Staying on Your Own Beat

If you are in the steel business confine your speculation to steel stocks; if you are in the lumber business confine your speculation to stocks like those of the International Paper Company, the Union Bag and Paper Company, and similar propositions; if you are in the boot-and-shoe business confine your speculation to stocks like the Central Leather, American Hide and Leather, etc.; if you are in the drygoods business confine your speculation to the securities of the United Dry Goods Company, the American Woolen Company or the United States Worsted Company. If you are in the paint business look up National Lead Common and Preferred; if you are in the grocery business study National Biscuit, American Sugar, Standard Oil and a host of other companies, of a similar nature; and so on down the list.

Whatever the character of your regular business, you should, when "taking a flyer," confine your investments to securities in a similar line.

Of course I do not necessarily recommend "taking a flyer" in any of the stocks in the above paragraph; in fact, some of them I would not buy under any circumstances. I do say, however, that, when purchasing securities other than high-grade standard investments, they should be of a class of business with which you are thoroughly familiar.

. . . . . .

In conclusion, therefore, it will be seen that, when one invests in a new proposition, great care should be taken to apply four tests by asking these four questions—namely:

(1) Are the promoters clean, honest men?
(2) Are the promoters experienced in the line of work which the new company is to undertake?
(3) Are the physical conditions and opportunities surrounding the new promotion reasonable?
(4) Is it a line of business with which you—the investor—are fully familiar?

Of course there are other tests that also are important and which must be complied with to insure success, but these cannot be considered in this elementary article. It can, however, be stated with certainty that any new proposition which fails to pass these four tests should be rejected.

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Spaulding & Merrick
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A straightforward talk by laundrymen about Modern American Laundries

Speaking broadly, the women of this country are informed only to a limited degree about modern American laundries and the progress they are making and have made.

The purpose of this advertisement—and those to follow—is to implant the right idea about modern American laundries in the minds of as many women as possible.

We mean to do this by telling you what a good laundry is and how it is conducted; how it does its work and what kind of work it sends home to you.

If we succeed, the end of this year will see thousands of women availing themselves of the economy and convenience afforded by the good laundry or laundries that every community possesses.

But this will be merely an incidental result.

Our real purpose is to add to the number of good laundries the country over; and this we shall do if we can enlist the aid of the women of the country.

You did not know that a mighty movement is well under way for the improvement of laundries.

It has the earnest support of every laundry represented in this Association and of many not represented.

The owners of these laundries—some thousands of men—are striving constantly and conscientiously to better their service in scores of ways.

Their desire for the greater good and satisfaction of their customers is so strong upon them that they do not hesitate at the lavish expenditure of money.

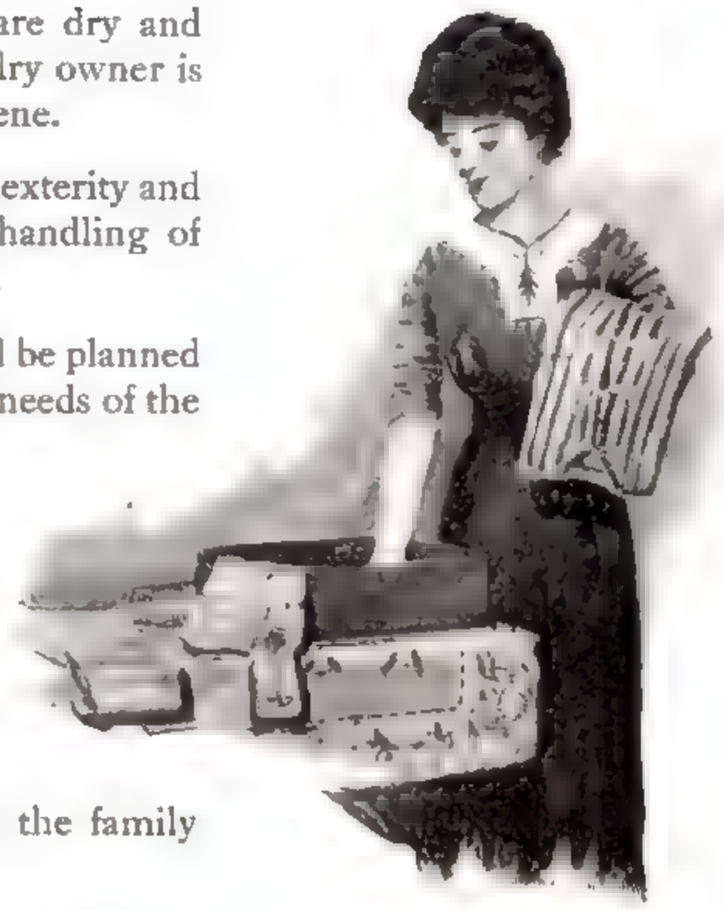
If you should go into a laundry, representative of the ideals held by the members of this association, you would marvel at the things you would see.

You would find the air as pure and sweet as outside the building—the steam and odors carried off and fresh, cool air supplied by a highly efficient ventilating system.

You would see that the floors are dry and clean, for the progressive laundry owner is a student of sanitation and hygiene.

Machines nearly human in their dexterity and their light touch and careful handling of the clothes, would astonish you.

The building itself doubtless would be planned and built to meet the particular needs of the modern laundry.



We are speaking now of the better laundries.

There are thousands of them, each managed with care and wisdom; and fit to relieve you of the entire burden and much of the cost of having the family washing done at home.

Your own town, without doubt, has at least one such laundry.

If you are interested in our mission of reform, you will search it out; and when you have found it, we have no doubt about what you will do with the weekly wash.

This talk may have given you some new ideas about the extent to which you can use the modern American laundry; but the whole story cannot be told here.

We have put it into a booklet, which tells, too, of what laundry owners have done to prepare themselves to render efficient service to the American housewife.

We know you will be interested in reading it, and will mail you a copy free if you will send us your name and address.

Copyright, 1911, The Laundrymen's National Association of America.

What the women who patronize the better laundries have found

That the wear and tear on the clothes is less than in the home laundry.

That the modern American laundries' scientific processes and methods are not ruinous to colors.

That the white things—table cloths, napkins, towels, sheets, bed spreads, curtains, etc.—come home with a good color.

That the starching of the "rough dry"—the calicoes, ginghams, etc.—is uniform and is really a help in the ironing at home.

That the better laundries are thoroughly trustworthy in the handling of delicate fabrics.

That the laundries are less expensive and relieve the household of a vast amount of inconvenience and bother.

The Laundrymen's National Association of America.
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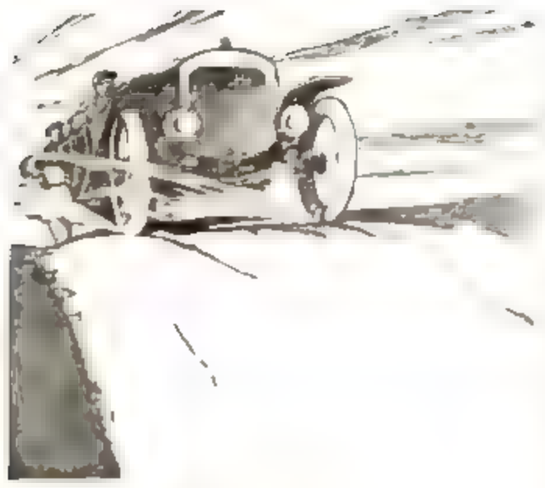

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These lubricants cover the needs of every part of the car.

Send to our nearest agency for "Polarine Pointers" which includes hints on the care of motor cars.

Standard Oil Company
(Incorporated)

NIL NISI BONUM

(Continued from Page 11)

contract which in brevity and strength would have been a model for Henry D. Feldman himself.

"And now, Mr. Immerglaub," he continued, "let's go downtown."

For the second time within an hour Immerglaub settled himself in one of the hard seats of a subway express, while Solokow regaled him with pointless stories about his Uncle Wolf.

"He was a funny customer, that feller," Solokow commented, after he had concluded a train of anecdotes illustrating the late Wolf Immerglaub's economy. "An old man like him should throw away his money on the *Lotterie!* That's something which I couldn't understand at all."

B. Immerglaub nodded.

"Nothing surprises me about nobody nowadays," he said. "If some one tells me that this here Abraham Carnegie is shipping his goods to auction houses and fixing up them libraries with the proceeds, understand me, I couldn't be surprised neither. I pretty near lost all confidence in everybody. But tell me, Solokow, how much farther downtown are we going on this here train?"

For answer Solokow rose to his feet.

"Here we are at Wall Street," he announced, and Immerglaub followed him out of the car. Thence Solokow led him through the maze of Wall Street, Broad Street and Exchange Place down to an obscure building on Beaver Street, on the ground floor of which appeared the modest brass sign of Moser & Kahnweil.

"Come right in," Solokow said, "and we'll talk to Mr. Kahnweil."

A moment later they stood in the private office of the junior member, who greeted the half-pay messenger so cordially that Solokow broke into a copious perspiration of mingled pride and affection.

"Mr. Kahnweil," he said, "I want you to meet a friend of mine by the name Immerglaub."

"Immerglaub?" Mr. Kahnweil repeated. "The name sounds familiar. No relation to Wolf Immerglaub?"

"That's from *mir* an uncle," Immerglaub said huskily.

"You don't say so!" Kahnweil commented. "And how is Mr. Immerglaub? He hasn't been round here for some weeks now."

"No?" B. Immerglaub rejoined. "Well, the fact is, Mr. Kahnweil, he couldn't very well get around here on account he is dead."

"Dead!" Kahnweil exclaimed. "Why, that's strange. He never told us he was ill."

His manner implied that he resented Wolf Immerglaub's dying without advance consultation with Moser & Kahnweil.

"How long is he dead?" he asked.

"Pretty near a month now," B. Immerglaub replied. "He comes to me one afternoon and gives me some keys and papers and says he wants I should take care of 'em for him, and then right away he puts his hand on his stummick and falls down on the floor. Would you believe it, Mr. Kahnweil, I hired two trained nurses and a professor and they took him on a sanitarium and operated that afternoon yet; and when the whole thing is over I got to pay to the sanitarium two hundred dollars, to the nurses twenty-five dollars and to the professor seventy-five dollars."

"I'm glad to hear he had such good care," Kahnweil said.

"Me too," Immerglaub agreed, "*aber* if I would know then what I know now, Mr. Kahnweil, I would call right away an amburlance and let it go at that."

"Surely," Mr. Kahnweil commented—"surely you don't begrudge three hundred dollars out of your uncle's estate."

"*Yow*, my uncle's estate!" Immerglaub exclaimed. "You would think, Mr. Kahnweil, that an old *Rosher* like him would really got an estate to leave behind him, considering he lives for years in one room on Third Street."

"By the way," Kahnweil said, "we inquired at the Third Street address and no one could give any information about him there."

"Sure, I know," Immerglaub said. "He keeps everything to himself. Even his will he got drawn up by a notary public on Avenue B, and all the notary could tell me is that the old man knocks him down to three dollars for it. Afterward I am going around to Third Street and with one of the keys he gives me I opened his room door. All he is got there is some *Shabbas Deckel* and a lot of scraps of paper *mit* numbers onto 'em. The way I figure it he plays the *Lotterie*, Mr. Kahnweil, and so I didn't even bother myself I should go to the court with the will."

"And who takes the estate under the will?" Kahnweil asked.

"No one takes the estate," Immerglaub said, "because there ain't nothing to take; *aber* the old *Rosher* leaves everything to me and me also he appoints the executor."

Kahnweil rose from his revolving chair.

"Then, Mr. Immerglaub," he said impressively, "I have something quite serious to tell you."

Immerglaub flapped his right hand vigorously.

"You couldn't get nothing out of me, Mr. Kahnweil," he cried, "because even if that old gambler did owe you money, it ain't none of my business."

He turned appealingly to Solokow.

"Mr. Solokow will tell you," he continued, "even the two houses which I got it the second mortgagee is foreclosing on me. That's why I am coming here, Mr. Kahnweil."

"We don't lend money on bonds and mortgages, Mr. Immerglaub," Kahnweil said, "and even if we did, it oughtn't to be necessary in your case."

He proceeded to a large wall safe as he spoke and extracted from its inner depths a japanned tin box, which bore on its cover in white letters the name

WOLF IMMERGLAUB

"Have you your uncle's keys with you?" he asked, and B. Immerglaub shook his head.

"I got keys of my own to carry," he said, "and that old bum's keys I got in my safe at my store on Eldridge Street."

"Then," Kahnweil announced, "there's only one thing for us to do, and that is to go right up to Eldridge Street."

"What is the hurry, Mr. Kahnweil?" Immerglaub pleaded. "First let us fix up about what we come here for. That box can wait, Mr. Kahnweil, because I know what's into it just as good as if it was opened already. *Lotterie* tickets, Mr. Kahnweil, so sure as can be."

Mr. Kahnweil smiled and put on his hat.

"Nevertheless, we'll go up to Eldridge Street first," he said; "and then if you still want to put through your second mortgage loan I'll consider it. Come, Solokow."

For the third time that day Immerglaub sought the subway, but this time he alighted at Canal Street and conducted Kahnweil and Solokow to his silk store on Eldridge Street.

"Sit down, gentlemen," he said as soon as they entered, "and I'll get the keys."

He turned the knob of the combination with weary fingers, and after a short search in the top drawer of the safe he produced an old manila envelope that contained, in addition to the keys, one or two slips of paper and the last will and testament of Wolf Immerglaub.

"You see, Mr. Kahnweil," he said as he opened the envelope, "here it is."

He spread the slips of paper on the desk.

"Here it is, Mr. Kahnweil," he continued, "the numbers of the tickets is on the paper. Here, for instance, is ——"

But as his eye sought the scribbled page he stopped short and gasped. Moreover, he grew suddenly pale.

"Open it," he cried hoarsely. "Open it—the box."

With trembling fingers he shoved the bunch of keys toward Kahnweil, for a train of recollection had been started by the following inscription in Uncle Wolf's sprawling hand:

S. A. L. 11292
S. A. L. 11293
S. A. L. 11294
S. A. L. 11295
S. A. L. 11296

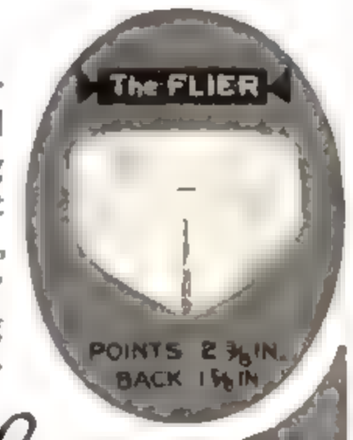
There was the calmness of long practice about the manner in which Kahnweil selected a key from the bunch and inserted it into the lock of the japanned tin box, and the next moment he threw up the lid and extracted several bundles of engraved documents.

"First," he said impressively, "here are one, two, three, four, five bonds of the

Cool and Comfortable for the Warm Days—

these three special styles.

Ask your haberdasher to show them to you



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The LINOCORD buttonholes are so easy to adjust that one never loses temper or finger nails, and they hold the collar to its correct shape and set.

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Manufacturers' prices. We give guarantee of satisfaction and save you 33 1-3 per cent. We have 10,000 satisfied customers. The well-known **Regal Rug**, 6 x 9 feet, reversible, all wool finish, $6.75. Our Brussels Rug, 6x9 ft., greatest value known, $1.95. Splendid grade Brussels Rug, 9x12 ft. $4.95. Fine Quality Invincible Velvets, 9x12 ft. $14. Standard Axminsters, 9x12 ft. $18.90. Fine quality Lace Curtains, 45c per pair and up. Tapestry Curtains, Wilton Rugs, Linoleums at mill prices. Write today for our NEW ILLUSTRATED CATALOG. Now ready and sent free. Shows latest designs in actual colors.

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Southwestern Air Line, one thousand dollars apiece. Next"

But he proceeded no farther, for at this juncture B. Immerglaub buried his face in his hands and burst into tears.

"My poor uncle!" he sobbed. "My poor uncle!"

It was some moments before B. Immerglaub recovered his composure, and Kahnweil had proceeded in the meantime to assort the bonds.

"In all," he announced, "there are seventy-eight thousand dollars' worth of gilt-edge bonds."

"Mr. Kahnweil," B. Immerglaub protested, "ain't you got no heart at all? What do I care how much there is?"

He commenced to weep anew.

"My poor Uncle Wolf!" he wailed; "all his life he denied himself, and the interest amounts to thirty-four hundred and fifty a year. At five per cent it would be more yet."

For ten minutes longer he allowed his emotions free play, and during that time Solokow engaged Kahnweil in earnest conversation. At length Immerglaub wiped his eyes, for Solokow, who was growing more and more impatient, rose suddenly to his feet.

"Mr. Immerglaub," he said, "while you was so upset just now I am speaking to Mr. Kahnweil, and he says sure he would take a deed of them Ammerman Avenue houses, and give you a *guarantirt* against the second mortgagee coming back on you on your bond. Ain't that right, Mr. Kahnweil?"

Mr. Kahnweil nodded.

"What d'ye mean?" B. Immerglaub shouted. "Do you think I would want to do that now that I am coming into all this money?"

"I don't know whether you want to *oder* you don't want to," Solokow replied, "but I got here a paper writing which you are agreeing to give me five hundred dollars in case I get some one to take the deed, so all I got to say about it is—Good afternoon, Mr. Kahnweil, give my regards to Mr. Moser."

He walked slowly toward the store door, while Immerglaub bit his lip.

"Stop!" he called; "before you go I want to ask Mr. Kahnweil something a question."

Solokow returned hastily and sat down again.

"Show it Mr. Kahnweil the paper writing," Immerglaub said, and Solokow handed the brokerage agreement to his former employer.

"Could he do me something on that agreement?" Immerglaub asked, and Kahnweil nodded.

"He's procured you a person willing to take the deed and so he's earned his five hundred," he declared. "Moreover, speaking as one man to another, Immerglaub, you ought to pay it to him willingly."

Immerglaub replaced the bonds in the box and locked it.

"*Schon gut*," he said. "If I moost, I *moost*. And now, gentlemen, before we put this box in a safety deposit, might you would come out and take a cup coffee with me."

. . . . . .

A month later B. Immerglaub sat at a table in Wasserbauer's Café. He was clad in black from head to foot, and the silk hat that hung above his chair showed only an inch of glossy margin above its wide encircling band of broadcloth.

Nevertheless, with every appearance of enjoyment, he was consuming a large portion of *Schnitzel naturel* in huge knifefuls when Hyman Rochmonitz passed in front of him.

"Hello, Hyman, how's the rush?" Immerglaub said airily.

"So, so, Mr. Immerglaub," Rochmonitz replied. "How's things with you?"

"I couldn't complain none," B. Immerglaub replied. "You see, Hyman, I got my money all invested in gilt-edge railroad bonds. They don't pay much, Hyman, but my poor Uncle Wolf, *olav hasholom*, a saint in Heaven if ever there was one, Hyman, used to say, 'big interest, bigger worries.'"

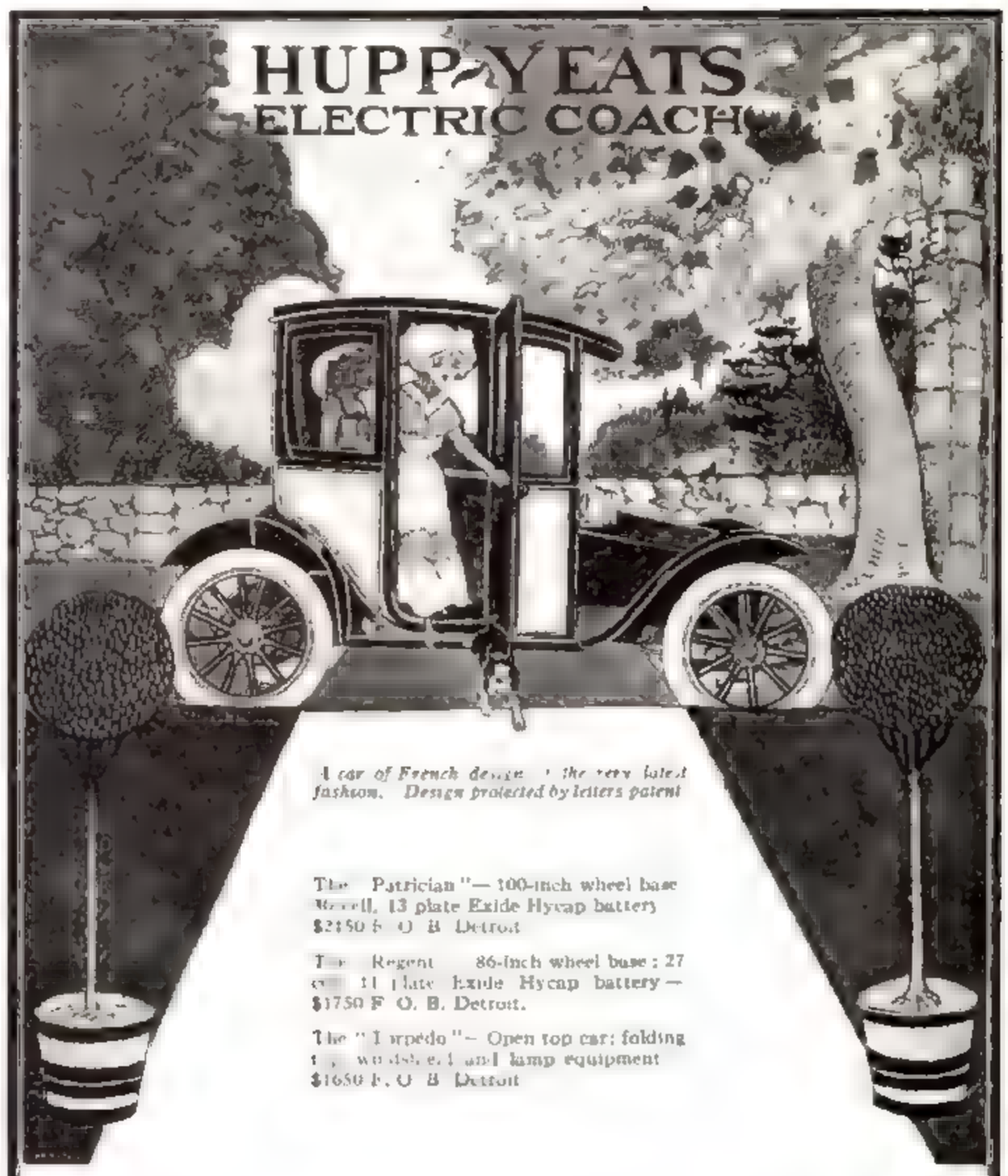
He balanced a quarter of a pound of *Schnitzel* on the end of his knife.

"Ain't it a pity such a feller must got to die, Hyman?" he said.

"*Nu?*" Rochmonitz answered; "that all depends on how you look on it. Sometimes it is and sometimes it ain't."

B. Immerglaub nodded smilingly.

"Just like S. A. L.," he said.



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In the past six months the Hupp-Yeats has shown that the public was ready to welcome a new type of electric car.

With its low-hung body, its curve of roof and slope of hood—radical changes from accepted design—it presents rare beauty.

Moreover, the new construction gives to the user an electric proof against the common danger of skidding and overturning.

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The Reliable Vacuum Pump

It automatically pulls out the air from radiators and piping. With no air to overcome, steam instantaneously reaches all parts of the system. There are no slow-heating or dead radiators; no hissing, pounding or leaking. Thus you have better heat.

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With no air to overcome, a smaller head of steam will reach all parts of the system. You require less fire, and thus save fuel. All these advantages can be absolutely assured. Any competent steam-fitter can install the pump—and there are no royalties to pay.

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A HARLEY-DAVIDSON MOTORCYCLE will not only save you car fare and time, but it will furnish you with a pleasant pastime and access to all outdoor sports. The Harley-Davidson Motorcycle is the one best buy at any price. Because

IT IS THE MOST ECONOMICAL

The Harley-Davidson holds the world's record for economy, traveling 50 miles on one quart and one ounce of gasoline (four cents' worth).

IT IS THE MOST RELIABLE

The Harley-Davidson is the only machine which has ever been awarded a diamond medal and a 1,000 plus 5 score, in an endurance contest. (The plus 5 was for its super-excellent performance.)

IT IS THE MOST DURABLE

The first Harley-Davidsons, made nine years ago, have covered thousands and thousands of miles and are still giving perfect satisfaction.

Every Harley-Davidson is covered by an absolute guarantee, which is backed by *the largest exclusive motorcycle factory in the world.* Send for booklet.

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HORLICK'S MALTED MILK

The Food-Drink for all ages. Better than Tea or Coffee.

Rich milk and malted-grain extract, in powder. A quick lunch. Keep it on your sideboard at home.

Avoid Imitations—Ask for "HORLICK'S"—Everywhere

IMAGINATION IN MAKING SALES

(Concluded from Page 13)

"But I go to a woman and say: 'Here's a brand-new sort of lamp that will light your house bright as day. It burns no more oil than the little, dingy, smoky lamp you are toting from one room to another. I'd like you to let me hang this lamp up in your house and let you see for yourself what a fine, cheery thing it is to have sunlight in your rooms at night. It won't cost you a cent in the end if you don't want to buy the lamp.' Then I begin to go into the details of the wonders of the lamp; but only after I've gotten my lady interested in the lamp do I mention the price and in the same breath tell her I sold one to Mrs. William Jones, on the farm adjoining. Before she knows it she's so anxious to get that lamp she's forgotten all about my offer to hang it up for the night. The mere offer of a trial is enough, so long as you push your line into the foreground at the start."

Next morning, when the seed salesman started on his route, he had a score or so of one-pound packages of oats, clover and corn seeds, to be used in conjunction with a new selling plan. "Seems a bit early in the season to get a farmer interested about fieldseeds when the snow lies thick, but we're up to our necks in work distributing free samples of oats, clover and corn," he said to his first prospect. "Of course you don't want to buy seeds before you have seen for yourself what they'll do; but we have just enough confidence in these seeds to give you a great big sample of each, providing you promise to plant them. Naturally that means we'll have to wait until after your next harvest before we can get your order for next year—but if you can afford to waste a year planting your old seed instead of this splendid seed of ours, why, we shan't kick. You see, if you planted twenty acres of our oats this spring, for instance, you'd come pretty near selling your whole crop for seed at seed prices next year—for there's sure to be a tremendous demand. You'd be selling seeds in opposition to us! So, you see, we're not overanxious to sell in quantities just yet. We'd rather have you for a customer next year."

Then followed exciting descriptions of the bumper crops raised from these seeds and a clever suggestion that, by selling the grain the farmer was keeping for seed—even at ordinary mill prices—the difference in outlay for the seeds offered would not amount to more than a very few dollars.

Before the seed salesman left the farmer he had taken an order for eighty dollars' worth of seed. From the farm adjoining he took in sixty-five dollars; from the second one beyond this one, fifty-five dollars, and so on.

Selling by Sample

Among the lines where the method of creating a demand before offering a sale is successfully employed are pianos, typewriters and sewing machines. Of course these wares are widely sold on the strength of "leads," in the form of answers to advertisements, and also by sales due to customers who buy direct from stores and agencies; but a tremendous business in these branches is done by a house-to-house canvass, where doors are apt to be slammed shut in salesmen's faces by the very people who would buy were it possible to make them listen to the salesman.

The sales manager of a branch of a big typewriting company devised for his men a novel method of selling machines. Throughout the town where this branch operated, business houses had been pretty well supplied with machines; but the branch was doing a fair to middling business among smaller merchants, selling new typewriters and taking old ones in part payment.

From his own experience as a canvasser, the sales manager knew that, no matter how expert a salesman was, there was a discouraging percentage of prospects who cut his men off short as soon as they got the gist of what their visitors had come for. The manager knew, of course, there was such a thing as a trick of creating a demand before a prospect had time to make up his mind that he was not in the market; but, for the life of him, he could not see how he could adapt the method to typewriter selling.

Every Saturday morning there was a meeting of all the canvassers of the branch, during which time the men tried to hatch selling plans and exchanged experiences. On one of these occasions the manager took his staff into his confidence, outlined what he wanted and offered a premium to any one who succeeded in evolving a plan.

"That's easy," said a canvasser promptly. "The only question is, Will you try my scheme after I've outlined it? Did it ever strike you that we are practically in the class of those who are selling goods without samples? That is being done, of course, successfully; but why do we not utilize the pulling force of samples? A month ago I was on my way down the street with a porter who was delivering a typewriter to a customer. On the way we passed the door of a prospect I had been working on for a long time. 'If I could show this fellow this brand-new, shiny, glittering machine I think I'd land him,' I thought—and I did. That's nothing new, of course. It's well known that, once we can get far enough to get permission or excuse to bring a machine into a man's shop, the sale is half made. But it struck me since: 'Wouldn't it be a fine thing if, on my rounds, I had some husky kid to carry a sample machine for me in visiting new prospects?' I think I'd come pretty near doubling my sales. A new typewriter is a mighty pretty thing to look at, remember; and just think—if I were to walk into a man's office with one of those things and say: 'I was just delivering this thing in the next block to a customer and thought I'd drop in to show you this machine. That's the latest model of the finest typewriter manufactured. Here's an adding device. Here's'—etc. Do you suppose that man could fail to be interested? Do you think he'd give me a chance to talk and to show him? Or do you think he'd keep right on stooping over his desk, as if I were trying to talk him into buying city lots on the moon?"

The Canvasser's Catchline

The experiment was tried as suggested for two days with the salesman who invented the method; then boys were hired to lug samples for all the canvassers. The sales average for the branch was increased by more than a hundred and forty per cent.

The same difficulty the typewriter canvasser has in getting people to permit him to tell his story is one that confronts the man who sells pianos on the installment plan by calling from house to house. The inducements which some of these companies offer are almost irresistible for people of even moderate means, with a taste for music; but, as in the case of the typewriter man, the patients refuse to hold still while they're operated upon.

The branch manager of a certain company that makes a specialty of selling these instruments on the installment plan set out to solve the problem of getting past the stumbling-block of early objection.

He analyzed the situation this way: "Buying a piano involves such a handful of money that people do not want to be tempted, as a rule. That's the chief difficulty I've got to overcome.

"The talk of a canvasser is founded on the same principle as the 'ad' writer's advertisement. When an 'ad' writer sits down to work his first most important problem is his catchline. My canvassers ought to have a catchline to throw at their prospects—one that will lift them right off their feet! Now it's a fine catchphrase to say: 'I'm Bill Brown, of the ——— Piano Company!' Wouldn't it vex any woman to brush off the flour and put on a clean apron and smooth down her hair and come bustling up a flight of stairs and open the door, filled with expectations, only to be told that? Hereafter Bill Brown starts with an advertisement catchline. As the door opens he says:

"'Madam, would you mind if we put a piano into your house free of all charge?' There, that will get my lady in the solar plexus. It will open the subject wide enough for conversation long enough to tell all about our fine instruments and the easy terms on which we sell them."

What that simple catchline was worth to this manager it would be difficult to estimate. Formerly the manager had estimated a hundred doorbells as the average work of each canvasser. Before the new sales method was a week old he had to come down to seventy and finally to sixty calls—and sales were according.

Marion

Nineteen Twelve Announcement

WE HAVE just closed a splendid season. Not a car left. Every owner happy and satisfied. Every dealer asking for more cars, which we are absolutely unable to supply.

We are pleased to announce six handsome new body styles and two new chasses for 1912. Horse power 30 to 45. Prices will range from $1150 to $1750.

The following description of the new "33" at $1150, and "35" at $1285, will be of value and interest to anyone who wants a very good motor car at a mighty reasonable price. Read each item carefully. It will be well worth your while. These new models are ready for immediate delivery.

"THIRTY-THREE"—$1150

Body Types Two passenger Open Roadster with passenger tonneau Roadster

Colors Green body with rear wheels black [illegible] Black and brass [illegible] gray

Horse Power [illegible]

Wheel Base [illegible] inches

Center Control

Frame Pressed steel drop [illegible] In sweep [illegible]

Cylinders [illegible] cylinders cast single 4 inch bore 4½ inch stroke

Cooling System Water cooled thermo [illegible] system

Lubrication Mechanical constant level splash [illegible]

Radiator [illegible] type

Carburetor Schebler, Model [illegible]

Ignition Splitdorf high tension magneto and battery current with auto [illegible]

Clutch [illegible] faced with fiber inserts with adjustable retaining springs under fabric

Transmission Sliding gear selective type three speeds and reverse

Upholstery Hand buffed black leather over genuine curled hair deep seated springs

Brakes Large surface internal expanding and external contracting

Wheels Artillery type 32 x 3½ inch

Front Axle—I-beam drop forged.

Rear Axle—Semi floating double trussed.

Springs—Front semi elliptic. Rear, full elliptic

Steering Gear Adjustable worm and segment type, 18 inch steering wheel.

Tread—Fifty-six inches.

Tires 32 x 3½ Non Skid or plain type 32 x 4 tires, $[illegible] extra

Equipment—Two gas lamps three oil lamps [illegible] generator [illegible] black enameled with nickel trimmings Magneto horn tool box tire jack tire repair kit and pump Large basket bound Trunk Box in rear

"THIRTY-FIVE"—$1285

Body Types Five passenger [illegible] Three [illegible] with [illegible] type body

Color Maroon [illegible] with gray running gears [illegible] wheels the frame and the upper half of the rear [illegible] panels are striped in black and outlined with a line of gray [illegible] a departure from this year

Horse Power [illegible]

Wheel Base [illegible] inches

Center Control

Frame Pressed steel drop frame In sweep [illegible] construction

Cylinders 4 cylinders cast single 4 inch bore 4½ inch stroke

Cooling System—Water-cooled, thermo-siphon system

Lubrication—Mechanical constant level splash system

Carburetor Schebler Model [illegible]

Ignition Splitdorf high tension magneto and [illegible] Dixie [illegible] with [illegible] inch [illegible]

Clutch Cone faced with three inch [illegible] and [illegible] coil springs under fabric

Transmission Sliding gear selective type three speeds forward and reverse

Upholstery Hand buffed black leather over [illegible] one inch hair deep [illegible] springs

Brakes Large surface, internal expanding [illegible] with brakes

Wheels Artillery type 32 x 4 inch

Front Axle I beam drop forged

Rear Axle—Live axle [illegible] floating

Springs—Front semi elliptic. Rear full elliptic

Steering Gear—Adjustable worm and segment type, 18 inch steering wheel

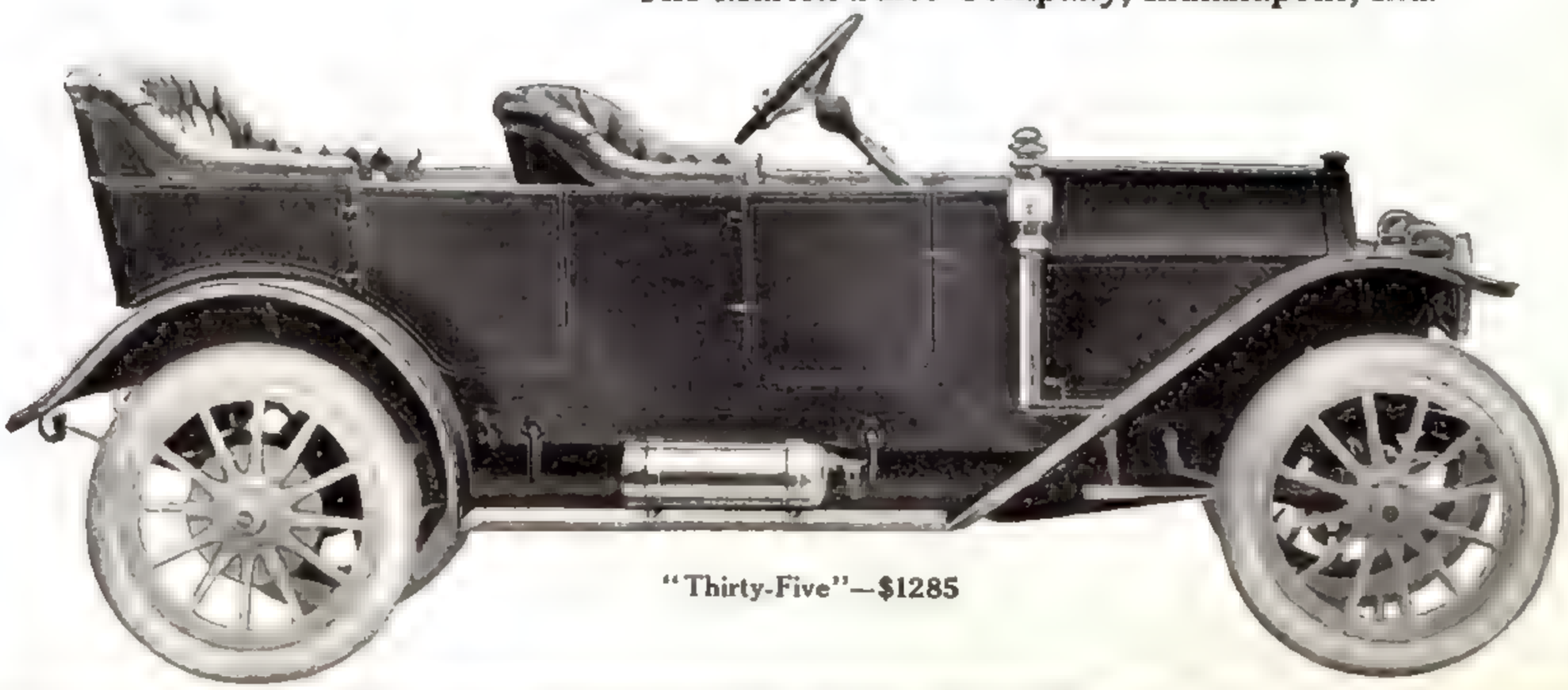
Tread Fifty-six inches.

Tires [illegible] 4

Equipment—Two gas lamps three oil lamps all [illegible] enameled with [illegible] trimmings Searchlight horn [illegible] tool box, tire jack, tire repair kit and pump.

Write for a catalogue to-day.

The Marion Sales Company, Indianapolis, Ind.



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Superb in Appearance Superior in Performance

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To look at—to ride in—the KisselKar embodies every factor essential to the satisfaction of the automobilist seeking a car of prepossessing elegance and superior riding comfort.

The straight line effect of the fore doors, the slope of forward fenders, the tilt of the steering column, seat backs and top, combine in a striking harmony of line and proportion, while the unskimped depth of seats and roominess in both forward and rear compartments classify the KisselKar at a glance as the car of unusual commodious comfort. Exceedingly liberal wheel base, big wheels, big tires, and exceptional spring action nullify road shocks and carry the occupants in luxurious, exhilarating comfort.

Write for portfolio elaborately picturing and describing the entire KisselKar line—60 H.-P. "Six" $3,000; four cylinder "Thirty" $1,500; "Forty" $1,850; "Fifty" $2,350—Completely equipped.

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It is the maximum automobile value. In construction, finish, appointments, comfort, ability, and dependability, you cannot get a car to surpass it, no matter how liberal you are willing to be in price-paying.

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Even if you have had in mind paying as much as four or five thousand dollars for a car, first see and ride in this roomy, aristocratic $3,000, 60 H. P. KisselKar "Six."

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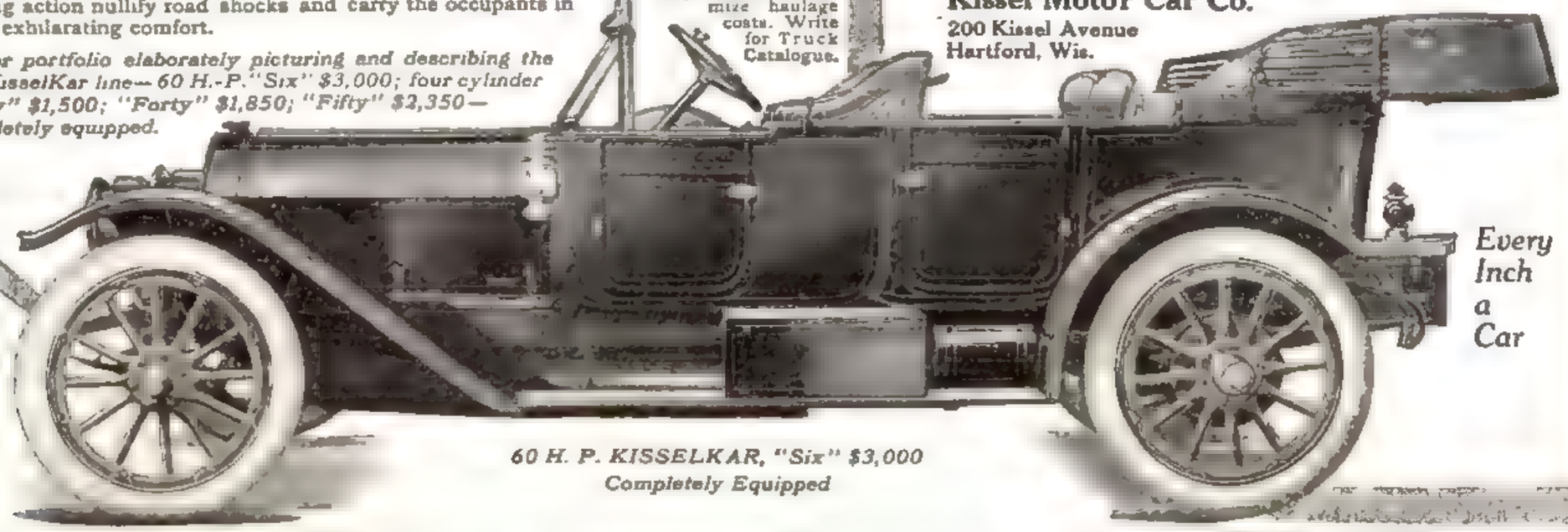
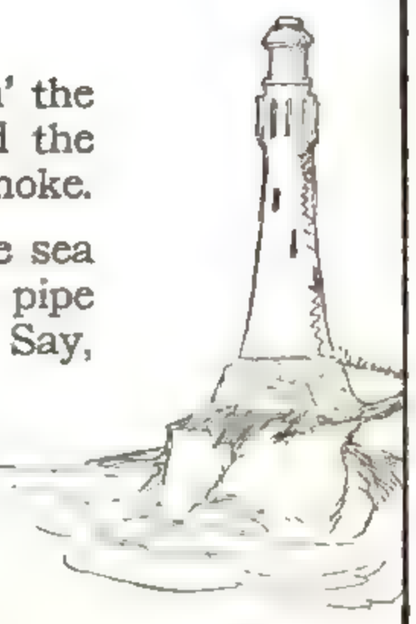


60 H. P. KISSELKAR, "Six" $3,000
Completely Equipped

Jus' smokin'

Jus' sittin' in a boat, driftin' along, enjoyin' the little wavelets all aripple, the sunlit sea and the cool, delightful flavor of good tobacco smoke.

Vacation days. Happy days. Days at the sea or mountains, with your good old jimmy pipe and a tin of Prince Albert for company. Say, Old Omar didn't know it all, did he?



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The tobacco that can't bite your tongue. Honest, now, I'm telling you. Here's the tin. Go to it yourself. Smoke it hot. Smoke it long. Enjoy its wonderful flavor and fragrance without comeback. Prince Albert is made by our patented process—there is only *one* Prince Albert. Duck substitutes.

Prince Albert is now the standard of comparison and all live dealers sell it.

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You can have a perfectly cleaned, dustless home with little effort and expense if you use the newly-invented wonderful **Simplex Vacuum Cleaner.**

It washes with no like any and all others cleaners, as different as black is from white and better than any other.

Easiest to use, weighs but 5 pounds, no wheels, gears, belts, hose, levers, not electricity.

Positive, practical, efficient, simple, elegantly finished (oxidized copper); nothing to get out of order. Cleans perfectly carpets, rugs, draperies, mattresses, upholstered furniture, clothing, etc.

Any child can use it. Does same work as high-priced motor driven cleaners. **Price $5.00. Guaranteed Five Years.**

Our Faith

Mail us $3 or $4 and we will send you a complete **Simplex Vacuum Cleaner,** ready for instant service. Use it for one year. If pleased, remit us balance. If not return and get your money without question or quibbling. Fair, isn't it? Send today.

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Simplex Vacuum Cleaner Co.
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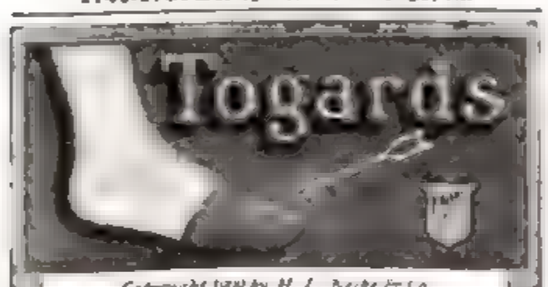

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Typewriter Emporium, 92-94 Lake St., Chicago.

TWO MEN AND A CHANCE

(Continued from Page 8)

they would risk everything to help him in his struggle. Mr. Connolly was astonished and thoroughly ashamed of himself.

"There oughtn't to be two bank failures this morning," said Graine simply. "Nobody can tell what that might lead to."

That, also, was perfectly true.

The lean old gentleman in his dressing-gown sat down at the table, took up pen, notepaper, envelope, and wrote briefly. He put the note in the envelope, addressed the latter, but did not seal it. He held the message out to Graine, looking the banker in the eye, man to man. "As for this stuff," he said, nodding toward the heap of securities, "take it back to the people you got it from."

The moment he got into the cab, Graine looked at his watch. It was five minutes past nine. Upon taking the envelope he had noted that it was addressed simply: "John Bronson, Esq." He now drew out the note. It read: "Byron has failed to make the necessary arrangements. I have agreed to advance Subway Trust immediately one million dols. Two bank failures would be most unfortunate." The introduction was, "Dear Bronson"; the signature, "M. H. Connolly." Having replaced the note in the envelope, Mr. Graine looked at the japanned tin box on the seat beside him and smiled.

He was not quite so lucky in the southbound trip as he had been in going north. There were three annoying delays at corners. So it was twenty-one minutes of ten when the secretary carried his hastily scribbled note in to Mr. Bronson and the Clearing House committee, and there was a delay of two minutes before he was admitted. Meanwhile Milo H. Connolly sat by the table in his office deeply engaged in thought.

The committee was, indeed, very nervous. Sturtevant Byron should have been there promptly at half past nine, and every minute that elapsed after that time brought cumulative distress. Mr. Littleton openly fidgeted and compared his watch with the clock. Benny Westbrook speculated as to whether "Stur" hadn't foolishly attempted to come down in his car instead of trusting to the speedier subway and so got caught in a traffic tangle. Bronson was taking down the receiver to call Mr. Connolly's house when Graine's note was brought in. The note was so surprising that they were indefinitely suspicious and deliberated upon it a moment; but there were very few moments to spare now.

The eyes of the committee were upon Graine as he stepped into the room—and in the eyes he read nerves. His statement was very brief and simple. Byron, he said, had failed to make the arrangement mentioned the night before. Mr. Connolly thought there should not be two bank failures if that could possibly be avoided, and so had agreed to assist the Subway Trust. He laid the great man's note before Mr. Bronson. Having read it, the chairman silently handed the note around. Naturally the committee was astonished; but after an instant's silence Littleton spoke its collective mind.

"Of course, there's only one thing to do," he rasped out rather angrily. "And we haven't got much time to do it," he added, again comparing his watch with the clock.

"Will you step into the next room a minute, Mr. Graine?" the chairman suggested, with a kind of reluctant respect.

As the door closed behind him, Graine heard the tinkling of the telephone at the chairman's right hand. In the whole wide world, he calculated, there was just one solitary chance out against him—namely, that Sturtevant Byron might wake up and get to a telephone in the next ten minutes. That might be Byron at the telephone now. He could only wait.

It was not Byron, however. It was Mr. Connolly.

At eight minutes to ten Chairman Bronson himself opened the door and summoned Mr. Graine back to the committee. Graine noted that the chairman's face was excessively grim—that the chairman regarded him for an instant with a lackluster and deadly eye. He took the chair at the table which Mr. Bronson's finger indicated.

"The reporters are waiting," said Mr. Bronson. "We are prepared to give out this." He pushed in front of Mr. Graine a

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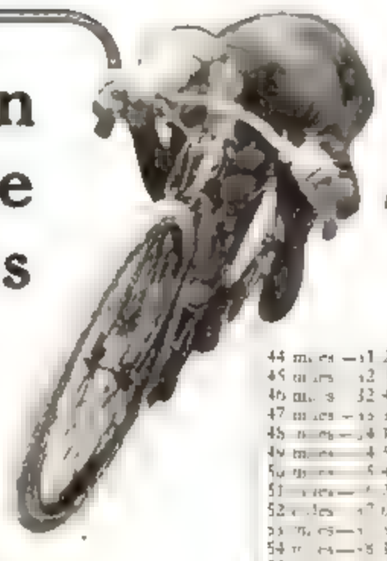

Time for each consecutive mile made by Jacob de Rosier on the Motordrome Track, Playa Del Rey, Feb. 7, 1911, on an INDIAN Motocycle.

½ mile		0 41⅘
2 miles	—	1 24 ⅘
3 miles	—	2 05
4 miles	—	2 47
5 miles	—	3 29
6 miles	—	4 11⅗
7 miles	—	4 54
8 miles	—	5 36⅘
9 miles	—	6 18⅗
10 miles	—	7 [illegible]
11 miles	—	7 44
12 miles	—	8 26⅘
13 miles	—	[illegible]
14 miles	—	9 52⅘
15 miles	—	10 35
16 miles	—	11 16⅘
17 miles	—	12 [illegible]
18 miles	—	12 45⅘
19 miles	—	13 26⅘
20 miles	—	14 [illegible]
21 miles	—	14 51
22 miles	—	15 35
23 miles	—	16 18⅘
24 miles	—	17 [illegible]
25 miles	—	17 44
26 miles	—	18 [illegible]
27 miles	—	[illegible]
28 miles	—	[illegible]
29 miles	—	[illegible]
30 miles	—	[illegible]
31 miles	—	[illegible]
32 miles	—	22 46
33 miles	—	[illegible]
34 miles	—	24 [illegible]
35 miles	—	24 54⅘
36 miles	—	[illegible]
37 miles	—	[illegible]
38 miles	—	27 [illegible]
39 miles	—	[illegible]
40 miles	—	28 [illegible]
41 miles	—	29 15⅘
42 miles	—	29 57
43 miles	—	30 40⅘
44 miles	—	31 [illegible]
45 miles	—	32 [illegible]
46 miles	—	32 49⅗
47 miles	—	33 [illegible]
48 miles	—	34 16
49 miles	—	34 59
50 miles	—	35 41⅘
51 miles	—	[illegible]
52 miles	—	[illegible]
53 miles	—	[illegible]
54 miles	—	38 [illegible]
55 miles	—	39 18⅘
56 miles	—	40 [illegible]
57 miles	—	40 44⅗
58 miles	—	41 [illegible]
59 miles	—	42 12
60 miles	—	42 [illegible]
61 miles	—	43 [illegible]
62 miles	—	44 [illegible]
63 miles	—	45 [illegible]
64 miles	—	45 51⅗
65 miles	—	46 [illegible]
66 miles	—	47 [illegible]
67 miles	—	48 [illegible]
68 miles	—	48 48⅗
69 miles	—	49 [illegible]
70 miles	—	50 [illegible]
71 miles	—	51 [illegible]
72 miles	—	51 46⅗
73 miles	—	52 31
74 miles	—	53 15⅗
75 miles	—	54 [illegible]
76 miles	—	54 44
77 miles	—	55 28
78 miles	—	56 15
79 miles	—	56 57
80 miles	—	57 41⅘
81 miles	—	58 [illegible]
82 miles	—	59 [illegible]
83 miles	—	59 54⅗
84 miles	—	60 [illegible]
85 miles	—	61 23
86 miles	—	62 07
87 miles	—	62 51⅗
88 miles	—	[illegible]
89 miles	—	64 [illegible]
90 miles	—	65 [illegible]
91 miles	—	65 47
92 miles	—	66 [illegible]

No railroad train ever made such a record—no man, on any machine, over any track, ever equalled the time made on February 7, 1911, by De Rosier, on an

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At the end of 60 minutes De Rosier had covered 83 miles 135 yards, as against his own previous record of 79⅘ miles made in another race.

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In one hour, 83 miles 135 yards were covered.

narrow, typewritten strip of paper—a statement in the fewest possible words that the associated banks had agreed to support the Subway Trust. It meant, of course, salvation.

Glancing over it, Graine looked up at the chairman and nodded approvingly. Whereupon Mr. Bronson pushed in front of him a larger typewritten sheet, laid the tip of a thick forefinger at the bottom of the sheet and said grimly: "Sign here."

This larger sheet was Graine's resignation as president and director of the Subway Trust Company. It meant that, though the bank was to be saved, he personally was to be summarily kicked out. He hadn't thought of that, and it turned him rather white. He drew back from the sheet, stared up malevolently at the chairman and declared: "I refuse."

Mr. Bronson's deadly eye met his malevolent gaze firmly. "It's six minutes to ten," he said. "We shall immediately give out this." He exhibited another narrow, typewritten slip—a statement that the Subway Trust's clearing-house correspondent refused any longer to clear for it. Publication of that meant instant ruin not only for the bank but for himself personally. The chairman pushed a button on the table.

"Mr. Connolly——" Graine began.

"I've just been speaking with Mr. Connolly," Bronson interrupted. "This is his own suggestion."

The secretary, answering Bronson's ring, stepped in from the anteroom and stood waiting. The two narrow slips were in the chairman's hand. Mr. Bronson waited perhaps twenty seconds, then held out the slip of ruin and said, "Give this to the reporters."

"Wait!" said Graine. Bending quickly to the table, he seized a pen and signed the resignation. Mr. Bronson prudently picked it up, then handed the secretary the other slip. Mr. Littleton coughed gently behind his hand and the tense muscles of his face relaxed. Mr. Westbrook openly breathed a sigh of relief. Mr. Graine merely stared at the table—realizing that, though the bank was saved, he personally was stripped.

It then lacked only four minutes of ten. Just five minutes later Sturtevant Byron woke up—to a pervading sense of bodily misery. His brain barely realized this bodily distress, however, before something else crashed in upon it. He sat up galvanically in bed and looked at the little clock on his dressing table. He could see that the hands showed just past the hour of ten; and he leaped from the bed. At the same moment the "broad-tape ticker" in brokers' offices—a wheezing, convulsive little instrument—was spelling out the message: "Transit National Bank Fails."

Guessing and Knowing

WHEN Von Liebig, the young chemist, devised his method of organic analysis eighty years ago there was hardly an experimental laboratory in Europe open to a student. The chemical instructors taught by lectures and disdained experiment. Chemistry was largely a mental exercise, and there were many beautiful theories as to what ought to happen when substances were mixed or disintegrated. By actually mixing and disintegrating substances, Liebig overthrew all the philosophical speculations.

Not long ago an American publisher planned a work that called for more binders' leather of a certain kind than had ever been needed in this country before. Going to foreign tanners, he got it at a price so much below the price paid by importers of small quantities that Uncle Sam's customs officers thought he was trying to evade duty through undervaluation. He showed his bills. They considered the case and finally said:

"This seems to be what you paid, but you will have to enter it twenty-five per cent higher and pay duty accordingly. What the smaller importers have to pay is the official market value."

The present state of our tariff is somewhat like the state of chemistry when Von Liebig began his experiments. It has been a matter of economic theories so long, and the doctors have advanced so many philosophical speculations as to what will really happen if certain schedules are lowered or abolished, that a good many practical Americans are curious to try the experimental method, revise a few schedules downward and check up the authorities.

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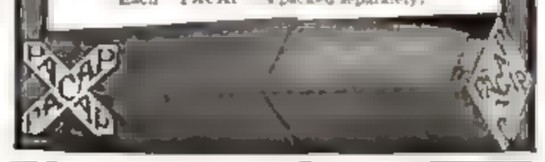

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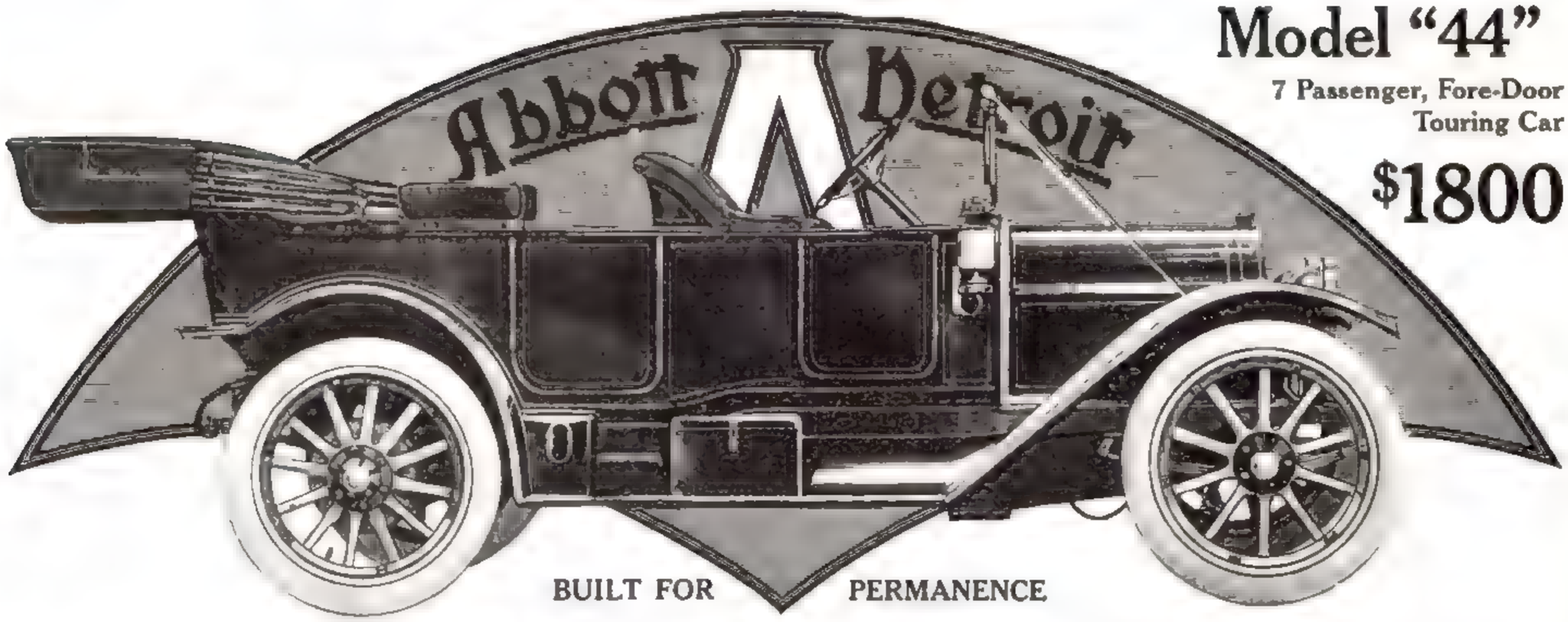
PUMPS WATER DAY AND NIGHT

Costs nothing to run. Operated by water pressure, the Niagara Hydraulic Ram will supply you with running water wherever you want it. Ask for catalogue A D.

NIAGARA HYDRAULIC ENGINE CO.
783 Hood Bldg., Philadelphia. Factory Chester, Pa.



Model "44"

7 Passenger, Fore-Door Touring Car

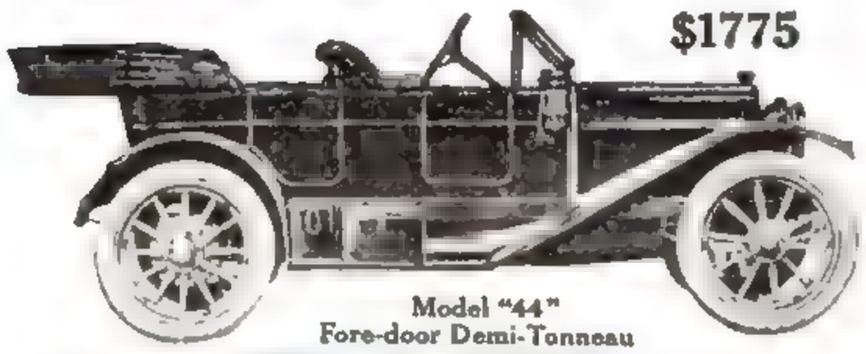
$1800

BUILT FOR PERMANENCE

The Abbott Motor Company Announce

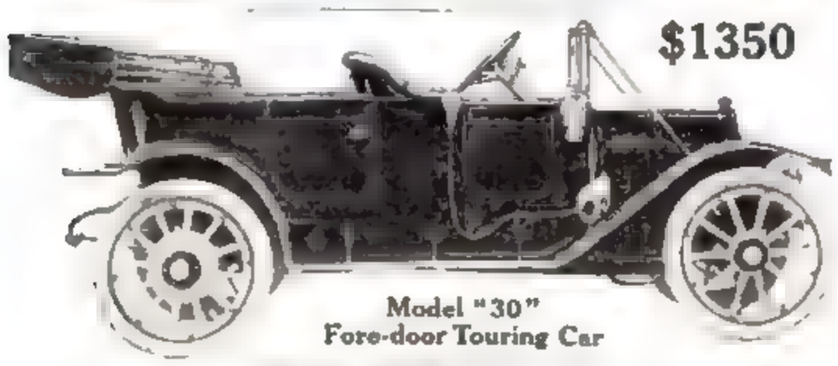
for the season of 1912, in addition to their well known "30" which this year will be sold for $1350, a new model to be known as the Abbott-Detroit "44"— a seven-passenger fore-door touring car—the price of which will be $1800

$1775



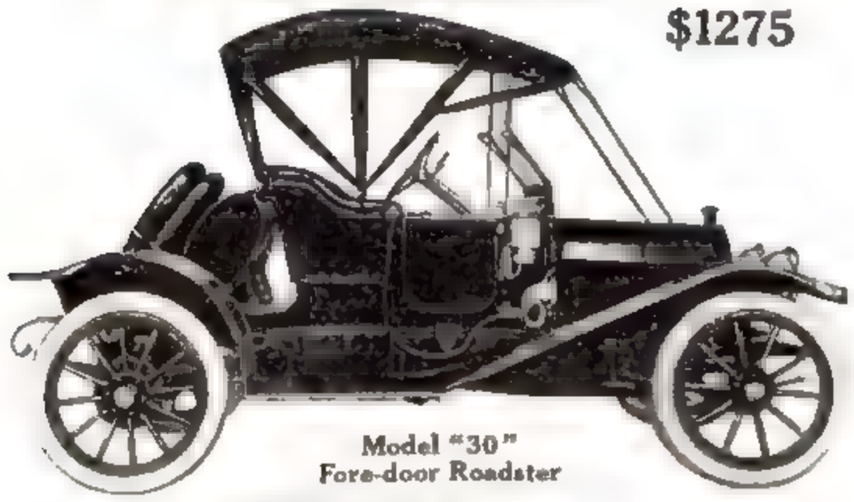
Model "44"
Fore-door Demi-Tonneau

$1350



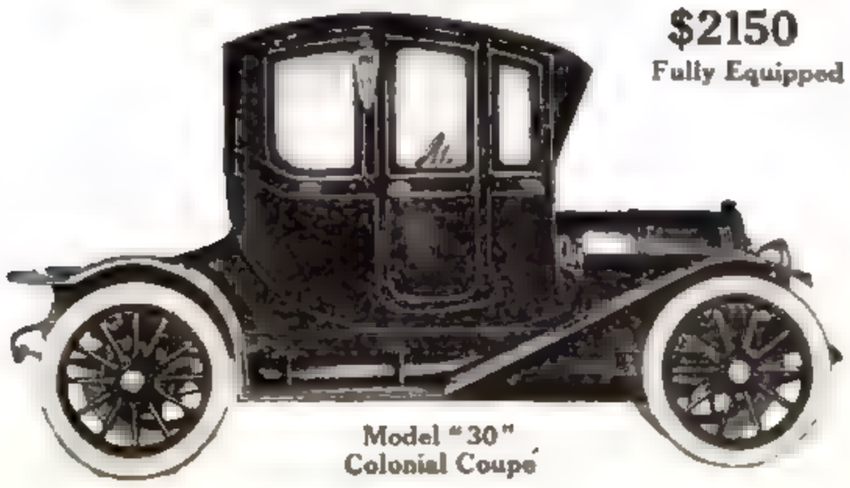
Model "30"
Fore-door Touring Car

$1275



Model "30"
Fore-door Roadster

$2150
Fully Equipped



Model "30"
Colonial Coupé

¶ The low prices announced have been made possible by the increased efficiency of our organization; the keen competition among material and parts makers, the larger production with its consequent increased purchasing power, coupled with many important labor-saving devices which we have installed during the past year.

¶ The same excellent quality of product, as regards its mechanical construction, its style, finish and refinement of details will be maintained.

¶ Several important refinements, however have been added which will greatly enhance its appearance and value.

¶ So well has our policy of permanence been established and our methods of manufacture standardized, that we are not only able to guarantee our cars for life, but have also added to our organization a service department of 12 divisions—covering all parts of the United States—which is ready at a moment's notice to co-operate with the dealer and owner in the production of universal satisfaction.

¶ Back of all this is a feeling of strong moral obligation and a sincere desire to instill in the minds of Abbott-Detroit owners that feeling of confidence which should and must always be the basis of honest business relations. Read our guarantee below.

¶ Enumerated here are some of the high grade features which, while frequently embodied in cars of the four or five thousand dollar class, are seldom incorporated in cars selling for these prices.

- Exceptionally large and roomy bodies.
- Hand buffed leather upholstery, with thick cushions.
- Circassian walnut dash and trimmings.
- Highest class finish—24 painting operations.
- Three-quarter elaptic springs in rear, giving exceptionally easy riding qualities.
- Full floating type rear axle.
- Chrome nickel steel drive shafts
- Multiple disc clutch.
- Three-bearing crank shaft.
- Unusually large valve openings.
- Timken roller bearings throughout.
- Extra Large Tires — Reducing tire expense
- Gear Shifting device noiseless, easily handled.
- Large, strong wheels.
- Latest type of fore-door bodies with inside control

Abbott Motor Co.

601 Waterloo Street

DETROIT MICHIGAN

SPECIFICATIONS AND PRICES

ABBOTT-DETROIT "44"

4½" x 5½" long stroke motor; Dual Ignition System with Magneto; Bullet Electric headlights—180 ampere hour lighting battery—Tungsten lamps—[illegible] lamps, black enamel with nickel plated trimmings, Combination [illegible] and tail lights, Horn, Tire Irons and Tools, Tires 36"x4", Universal Demountable Rims, Three Speed Transmission, Two Pedal Control, Clutch and Brake, Wheel Base 120 inches; Ventilated Fore-door Bodies.

Seven Passenger Fore-door Touring Car, fully equipped, [illegible] top, windshield and extra seats	$1800	Four door Demi-Tonneau, fully equipped, [illegible] top and windshield	$1775
Seven Passenger Fore-door Touring Car, [illegible] windshield and speed meter	$1925	Fore-door Demi-Tonneau fully equipped, [illegible] top, windshield and speed meter	$1900

Fore-door Limousine, fully equipped, $3000

ABBOTT-DETROIT "30"

4" x 4½" four cylinder motor; Splitdorf Dual Ignition System; Electric [illegible] lights—combination oil and electric side and tail lamps, 100 ampere hour lighting battery, Tungsten Lamps; Horn, [illegible] Irons, Tools, Tires 34" x 4½", Quick Detachable Rims; Three-Speed Transmissions, One Pedal Control and Brake Control—simple, safe and sure, Wheel Base 110 inches; Ventilated Fore-door Bodies.

Fore-door Touring Car, fully equipped, [illegible] top and windshield	$1350	Fore-door Roadster, fully equipped [illegible] top and windshield	$1275
Fore-door Touring Car, fully equipped, including top and windshield	$1450	Fore-door Roadster, fully equipped including top and windshield	$1375

Colonial Coupé, fully equipped, $2150

GUARANTEE

This is to certify that the Abbott Motor Company will fully warrant and guarantee the Automobile covered by this certificate for its entire life from the date of the original sale by the dealers. This guarantee extends to [illegible] material and workmanship, with the exception of [illegible] magneto, tires, which are guaranteed by the respective makers, and to which reference is made in connection with construction of these cars, that any parts of same break or prove defective from any cause whatsoever, and the customer ships, Carfare [illegible] to the Abbott Motor Company or one [illegible] dealers, giving the number of car and the name of the party from whom the car was purchased and the date of purchase, and if it shall appear that such breakage was due to faulty [illegible] or workmanship, the Abbott Motor Company will furnish such new parts either through its dealers or at the factory in Detroit, Michigan, free of charge to the owner. This guarantee does not extend directly or indirectly to consequential damage of any nature whatsoever or to the replacement of tires, which are guaranteed by the makers thereof.

$1,000 Given Away

for the Best Hundred Letters on the Advantages of

ScotTissue Towels
"Use like a Blotter"

We want opinions from every housewife, every factory and office employé, every one who uses towels at home, in office or factory, at school or in public places, on the advantages of the **ScotTissue Paper Towels.**

For the best hundred letters we will give $1,000 in prizes divided as follows:

1	of	$100 . .	$100
2	"	75 . .	150
3	"	50 . .	150
4	"	25 . .	100
5	"	20 . .	100
8	"	15 . .	120
10	"	10 . .	100
14	"	5 . .	70
15	"	3 . .	45
18	"	2.50 .	45
20	"	1 . .	20
100			$1,000

What to Write About

Your letter must not exceed 200 words, and should treat of

1st The Sanitary features.

2nd The advantages to skin and complexion due to lack of irritation of the skin.

3rd If a shaver, condition of skin after shaving.

4th The fewest number to properly dry.

5th The absorbent quality as compared with the fabric towel.

6th The cost in comparison to fabric towels.

7th The condition of hands after using.

Not Necessary to Buy

While it is not a condition of this contest that you should buy ScotTissue Towels if you desire to try them before writing your letter they may be obtained from your dealer at a cost of 35 cents for roll of 150 towels and 25 cents extra for fixture. If your dealer hasn't ScotTissue Towels in stock send us $2.00 ($2.50 if west of Mississippi River) and we'll send you by express prepaid a carton containing 5 rolls and a fixture.

ScotTissue Towels are of the heaviest, white absorbent paper made from clean wood pulp. Every towel carries the **ScotTissue** water mark.

Your letter must be received at this office prior to September 15th, 1911.

For any further information write

SCOTT PAPER CO.,
664 Glenwood Ave., Philadelphia, Pa.

GETTING A START AT SIXTY

(Continued from Page 6)

carpet, two pictures, a hanging mirror hatrack, and table underneath, and a couple of small carved hall chairs, presented an inviting appearance to all comers.

In arranging our house we always kept before us as essentials, first, cleanliness, and next, good taste. We had a theory—which is now a conviction—that the average boarder who is without a desire to keep his or her room clean and without capacity to plan things effectively is nevertheless susceptible to cleanliness and good taste, and has a satisfaction in such surroundings that helps to create a home feeling and makes much for contentment.

Some of the bedrooms boasted a complete set, wardrobe included, of old furniture, cleaned, repaired and revarnished by us. What did it matter if a once mirrored washstand had lost its mirror? It was easy to take off the damaged back and let the remainder present a plain, substantial effect; while a white splasher against the wall back of the washbowl and pitcher gave a clean, finished appearance.

More often the bedroom sets in those beginning days were made up of odds and ends of furniture originally belonging to different sets that had been bought in much dilapidated, cheap, odd lots. But even so, we never put an oak bedstead with a walnut wardrobe, a rosewood bureau and a mahogany washstand. The oak found other oak pieces, and the walnut matched-up sets were entirely of walnut, except for repainted iron bedsteads that went well with anything.

We found that enough cheap second-hand lace curtains for the entire house were of trifling expense, and when carefully mended by my wife added wonderfully to the finished appearance. We secured at a ten-cent store a few especially good colored prints of flowers and spring and fall landscapes in light colors, dainty and attractive, on white mats about twenty-four by thirty-six inches in size, and put two or three in each of the bedrooms. They broke the staring bareness and brightened the walls. Many of the carpets in the bedrooms were ingrain, but all were scrubbed and neatly sewed into rugs, with borders of floor walnut-stained and varnished showing beyond. When the rooms were finished, and the old wall-paper had been carefully cleaned, they looked very inviting.

Cleanliness the Keynote

There was at least one stout rocking-chair in each bedroom to give a restful, homelike welcome to the tired boarder. From the beginning we watched the beds constantly and insisted on their being kept clean, with clean sheets and pillowcases and spreads. We allowed no carelessness in regard to beds and bedding.

We also watched the sanitary items throughout the house. The rugs and varnished bare borders and corners made it easier to keep things clean. I cleaned out and whitewashed the cellar, sprinkled lime in the corners, and put about a bushel of unslaked lime underneath the house. It was not pleasant work, but no one ever complained of any mustiness or bad odors, even on the first floor.

The bathroom was always kept in good order, washstand tidy, tub well scrubbed and closet clean. Chloride of lime, copperas, crude carbolic acid and other disinfectants we used from time to time, and the room was kept as far as possible odorless, or antiseptically odorous, with fresh half-curtain and dark shade at window.

Of course our efforts with limited capital left much to be desired, but we did the best we could, and the result was surprisingly good. It is what any couple, even an old couple, can accomplish with careful planning and painstaking work.

My wife sewed neatly, and she made dozens of table napkins out of old second-hand tablecloths. We always had plenty of napkins, a clean one being available at any time. Other second-hand tablecloths were carefully mended, when necessary, and answered very well at the start when we could not afford better. A clean mended cloth, with a centerpiece over the patch or a plate of bread hiding it, is appreciated more than a new soiled cloth used three meals too long.

It was nearly the end of May before we were ready to open our house for boarders, and at once the servant question became a problem. We felt obliged to have at least servants—a good cook, and a good housemaid who could clean up, wait on the table, wash dishes, and so forth. We decided that we could get a boy or a man to scrub sidewalks and steps, and do other chores when needed. The next fall we had a boy regularly to do such work, in addition to carrying coal and making fires. The house did not have a furnace.

Although we paid good wages, we had our troubles with the cook and maid, as we might have expected. We felt that it would be cheaper to get good servants and pay them well, with a promise of raise in wages if they suited, than to try to economize in the quality of our help. We had several cooks, however, during the first four months, before we secured a really satisfactory one who was strictly honest and who combined ability with a desire to save and a willingness to be taught what she did not know. A good maid, an energetic middle-aged woman, we found easier to get.

We had the front and side yards sodded. I painted the front fence a fresh black, and washed the stone underneath and the front steps with stone dust and drier early one morning. I cleaned up the back yard also and whitewashed the fences. The entire premises took on a fresh "kept-up" appearance—a valuable factor in the success of a boarding house.

Making the Table Pleasant

From the beginning I found I had to plan the table, make out bills of fare and do the marketing. As I said before, my wife was not a manager, and it was up to me to make our last hope a success. But the wife, bless her dear heart, was a great help in other ways. She was always uncomplaining and making the best of things; and if not always hopeful, she was never discouraging. She took an interest in all of our boarders, without intruding on their personality or affairs, and they appreciated it. It tended to create an atmosphere of friendly interest, something approaching a home atmosphere in our house.

My wife presided nicely at table also, seeing that the wants of our boarders were quietly and promptly supplied, smoothing over any little scrappy remarks, and starting conversation to lighten the silent periods. She made what one of our boarders praised as a "pleasant table." A pleasant table, where the atmosphere is easy and kindly, is a great asset in any boarding house. My wife has something of the social instinct, without having social brilliancy—or perhaps it is only that she is a good woman with a cheerful, kind heart.

We learned the art of seating boarders at table—my wife has more aptitude for that sort of thing than I. We had two tables, and scattered the boarders so that one or two refining influences would be felt at each table—some persons are a natural check against carelessness. Then we placed two talkative and congenial persons near enough together so that they would converse and start things going, with the more silent persons sandwiched in between. We did not place congenial spirits side by side; when they were placed across the table from each other the effect on the other boarders was better.

We advertised for boarders, and we placed a neat sign in the front window on the day we were ready; put it in with eager, anxious hearts and the fluttering expectation of two children—for we had planned so carefully, had worked so hard, and success meant so much to us now!

But our best advertisement was the neat, attractive appearance of everything. All comers seemed impressed with it, and we felt that those days of preparation had not been wasted. We determined on moderate prices and a good class of boarders; we could not have attempted high prices with those furnishings and in that neighborhood, even had we been experienced in the business of keeping boarders. Also, a cheap boarding house has this advantage—its boarders are practically permanent all the year round, as they cannot afford to migrate in summer.

We had many applicants and we examined prospective boarders carefully. We demanded references and got them; but in the end we trusted a good deal to our judgment of people, personality and character,

IVER JOHNSON

A COIL spring is under even tension its entire length—the tension in a flat spring concentrates at one point. A coil spring never fatigues—the life of a flat spring is short, whether used or not, for it is always under tension.

The only revolver in the world equipped throughout with wire springs (the same type as is used in U. S. army rifles) is the New Model

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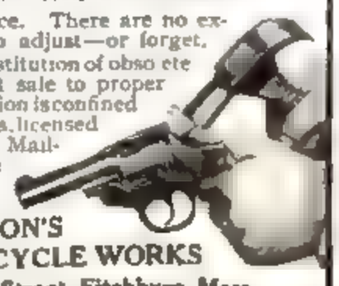
Safety Automatic REVOLVER

the only modernized revolver. It's got range, penetration, smashing power, and wonderful accuracy. It is the only revolver that is made absolutely safe from accidental discharge by the famous

"Hammer the Hammer"

safety firing device. There are no external catches to adjust—or forget.

To prevent substitution of obsolete models and limit sale to proper persons, distribution is confined to resident dealers, licensed under our patents. Mail-order houses are not licensed.



IVER JOHNSON'S ARMS AND CYCLE WORKS
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This trial tube will prove the delicious efficiency of Ribbon Cream. Let us send it to you for 4 cts.

COLGATE & CO.
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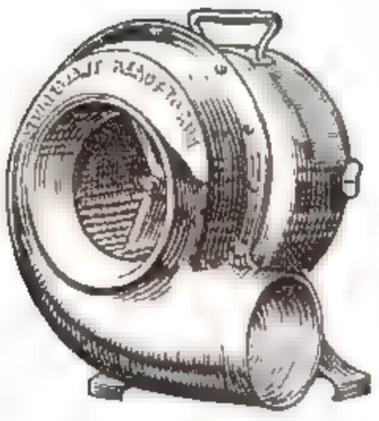
AGENTS $3 a Day

NEW PATENTED AUTOMATIC
CURRY COMB

Made of best cold rolled steel. If enamel is lighted. Takes just half the time to clean a horse. Keeps the teeth always clean, no clogging with hair and dirt. A. R. Pett says: "It's a dandy. Going fast. Write quick. Free sample to workers.

Sold 14 last night to my neighbors."

THOMAS MFG. CO., 8868 Wayne St., Dayton, Ohio



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In such places an electric fan merely stirs up the bad air. The Sturtevant removes it.

Or it may be used to blow the fresh air in.

Sturtevant

Portable Ventilating Set

is as scientific on a small scale as the most costly ventilating system. It runs from any electric light socket. Price, $35 up, according to size.

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Be a Manager All you need is **energy**, and on a **small investment** we believe you can make the same profits, if not greater ones, right in your own locality. Box Ball is a clean, moral game — an **exercise** that fascinates the best class of men and women everywhere. No useless fast. Big pins set automatically by the player — you just take in the cash. No help needed to operate — no experience. Low up-keep cost.

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Fenton Label Co., Philadelphia, Pa.

To many I said that I would consult with my wife and let them know the next day what we could do. This gave us time for further investigation. As far as possible we took only persons who were church members, and made a point of the young men sent us by the local Young Men's Christian Association – which had investigated our house and agreed to recommend us. I mention this because it is part of our plan; we have a religious atmosphere in our boarding house, the non-churchgoer being the exception instead of the rule. It gives a more assured respectability to our house, and makes much for congeniality between ourselves and the boarders and among the boarders themselves. I feel sure that much of the shifting restlessness among boarders and much of the lack of home atmosphere in boarding houses comes from the absence of similar standards.

The young men we selected for steadiness and gentlemanly behavior, honesty and good habits, rather than for style; and throughout we tried to avoid not only all questionable characters but also those who were disagreeable and faultfinding.

Sufficient stress cannot be put upon the fact not only of the need for the high-standard, low-priced, thoroughly clean and cheap boarding house, but also of the need in such houses for the best atmosphere—that intangible something that makes life pleasant and easy, not aggressive and disagreeable, in relaxing hours. A man wishes an atmosphere where he feels he fits in, even in a boarding house. Nothing produces this like a community of interest; and no community of interest is so helpful as that of Christianity. There are enough Christian persons in every large city to fill many nice, cheap boarding houses; and our experience has been that such persons are more agreeable to live with and more appreciative of what is done for them.

From the start we conducted our venture with the greatest care, and endeavored always to give the best possible board for the very low price we asked; and our efforts were appreciated. Our prices, accommodations and table soon earned a reputation, and we found ourselves with a waiting list. This enabled us to pick and choose among the applicants, and gradually to improve the class of our boarders without raising our prices. During the last few years we have usually taken boarders on trial without their knowing we were doing so, telling them we could let them have a room for a month. In that time we could determine something about them — whether they suited us and fitted in our circle.

We Make a Beginning

In a week we had our house filled. The front room in the second story was taken by a railroad conductor and his wife, a nice plain old couple, at fifty dollars a month. The next room on the second floor we rented to a young married couple at forty-five dollars a month, including board. The young man was working in a railroad office at seventy-five dollars a month. An old-maid school-teacher took the hall room on that floor for twenty dollars a month.

The room over the dining room, which had no street outlook, we rented at forty dollars a month to a middle-aged lady, who sewed in season in one of the dressmaking establishments, and her mature daughter, who clerked in a store. They had a little income from two cottages, but not enough to support both of them without working. On the third floor we put only men, mostly young men, three in a room in single beds in the front and second rooms at eighteen dollars apiece, and one in the hall room at twenty dollars.

Where our boarders were paid by the week we had them pay us by the week. This was necessary, at first, and as a rule proved satisfactory. With this plan of payment and with carefully chosen boarders we have lost very little in unpaid board bills.

My wife and I took the back parlor at first as more convenient, intending to move up over the kitchen when the rooms got filled. However, we only kept that super-kitchen room two months; we found that it paid us to keep the back parlor on account of the saving in steps and the closer attention to details that it made possible, and the prestige it gave us with our boarders.

Speaking of prestige, I may say that from the beginning we dressed carefully and as well as we could. This gave us an added dignity in the eyes of both servants

"Bother about my complexion?—Oh! no. I really never give it a thought; Hinds Honey and Almond Cream keeps it clear and fresh. My skin stays soft and smooth all summer long."

Every woman will find this dainty snow-white liquid a perfect protection against

SUNBURN

and all the skin troubles of hot weather. Use Hinds Honey and Almond Cream every day and you may enjoy all sorts of Summer outdoor life without fear of the hot sun, wind or dust. It quickly relieves mosquito bites.

Our free sample is large enough to show you how delightfully refreshing it is,—how quickly it will cool and soothe parched, dry skin burned and roughened by exposure.

Drop us a postal for free sample bottle, or get the regular 50c size from your druggist.

Nothing you can use is so positive a protection against the torment of sunburn as Hinds Honey and Almond Cream—nothing could possibly be a more delightful toilet help. It removes blemishes and eruptions, gives a youthful fairness and freshness to the complexion, even with women of advanced years.

We positively guarantee

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to contain no harmful ingredients—that it is not greasy or sticky—will not cause a growth of hair—will not injure or irritate the most delicate skin.

Mothers will find Hinds Honey and Almond Cream unequaled for babies' delicate skins—for many years it has been recognized as most effective for soothing and relieving Prickly Heat, Chafing, Rash and other skin troubles of infants.

Men who shave are the most enthusiastic about Hinds Honey and Almond Cream—nothing equals it for taking the smart out, stopping the irritation due to close shaving. It prevents dry skin.

Price 50 cents. Sold everywhere or mailed postpaid by us. Do not buy substitutes. There's nothing like Hinds Honey and Almond Cream.

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Every sport is made more enjoyable and more healthful by Thermos. Motorists, horsemen, golfers, hunters, fishermen and all lovers of outdoors swear by it.

The comfort that Thermos gives is not alone for the recreation hours. In the busy factory, office and in the home it serves as well.

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Insist that the word Thermos be stamped on the bottom of any article that you buy. See it, then you will not be deceived. It is a badge of safety and satisfaction.
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and boarders, and helped us with both. For the last few years my wife has worn with her silk dress in the evenings a beautiful cluster diamond ring; and I wear an excellent old gold watch, with a diamond-studded Maltese cross as a charm.

From the beginning my wife and I made it a rule to talk over each evening the mistakes of the day and the things to be improved, telling each other also the encouraging items we had observed. We found those talks most helpful; and our partnership interest in the business drew us closer together, linked our lives on the business side as well as on the social and religious.

We determined from the start that the kitchen and the preparation of food should be as clean as possible, and that the food should be as good as we could afford at the price—well cooked and attractively served. We always kept the table looking as fresh as possible, and we watched details. Tablecloths and napkins were properly starched to give character; and in the center of each table we kept a clean centerpiece and a small vase of greenery—green sprigs of trees, or rose branches, or even pine and cedar in winter, if we had no flowers. The bit of dainty green gave a home touch and an air of refinement.

Studies in Cookery

I studied carefully what could be done with cheap meats and cheap foods in general. By careful reading of cookbooks and consultations with butchers and the cook, and cautious experimenting, I learned undreamed-of possibilities of lean soup meat, brisket, round steaks, and other cuts. The meat was always perfectly fresh and sweet; and undesirable parts when parboiled, stuffed, baked, garnished with fat, cooked just to a turn, and served with brown gravy or tomato sauce, made the mouths of the boarders water. Baked hash flavored with oysters, croquettes with a touch of spice—German fashion, country sausage and backbone and spareribs, and such things, were served often enough to prove acceptable and to be relished.

The cheapest vegetables were prepared with greatest care, and variety was constantly sought—variety in vegetables, meats and desserts, and variety in preparing each; for most vegetables, even, can be prepared in at least half a dozen ways without great expense.

All details I watched and planned with care. I studied cookbooks as a business man studies trade journals. This was my business, and even household hints in the newspapers and magazines I pored over in private as a merchant or salesman reads catalogs. Many little points I learned in this way—as for instance, in scrambling eggs that a tablespoonful of milk added for each egg makes them better and makes them go twice as far in serving. This hint enabled us to have scrambled eggs twice as often as we could otherwise have had them, and such things count.

I cannot emphasize too much the necessity of exactness and care in cooking and seasoning all food—that is half the difference between the average fourth-rate boarding-house table and the first-class one. Our meals were always good and we always served dessert at dinner, even though it was only rice pudding with a few raisins in it, bread pudding with a top layer of tart plum preserves, dried apple turnovers with clear sauce, or similar plain dishes.

We frequently economized on food for two meals and then served some extra dainty, such as strawberries in advance of the season; or strawberry shortcake—which was cheaper; or ice cream; or asparagus on toast; or chicken pie. We made our own ices and served them often in summer; they were inexpensive and much appreciated, and we got them up in endless cheap combinations. Such things helped to establish our reputation for an excellent table.

We managed from time to time to serve things that are not usually had in cheap boarding houses: chocolate, salads, whole wheat biscuit, graham muffins and rolls, apricot cream, cracknel bread, toasted English muffins, hominy with chicken gravy, and other things. As far as possible, also, we catered to individual tastes, and tomato soup, bean soup, turnip greens and jowl, mustard pickle, meat pies and stuffed roast were served at intervals, because we knew some of our boarders especially liked them.

As a rule, we had certain staples, but we avoided as much as possible getting into a rut; and even the staples appeared in a variety of differently prepared forms. From the start I kept books carefully—that had been my former life business. I not only kept books of accounts but I preserved the daily menus, with comments on how the several dishes had been enjoyed. This gave valuable indications of the composite taste of our boarders, which influenced our ordering at another time.

I watched the buying carefully and saved much by buying wholesale, with discount for cash, sugar, canned goods, oatmeal, grits, dried fruit, and such things. Even that first summer we put up a few preserves and homemade pickles—put them up with greatest care and exactness, though we did not then have the highest-priced fruit. Later we put up great quantities each summer; we found it paid well to do so.

We had a fixed time for meals, and meals were always served promptly—to the minute, as nearly as possible. All boarders approve of that; it prevents waits, loss of time and consequent dissatisfaction. We have always tried to have the service at table as good as we could make it.

After many months and many changes in cooks I found a young German, who had worked in a restaurant and knew something of cooking, whom I secured to cook for us. He made us an exceptionally fine servant for four years. He had married a domestic, an intelligent, good girl, and their ambition was eventually to have a boarding house of their own. Meanwhile they wished to save money for the venture and learn all about the business. With her as housemaid and her husband as a willing cook—eagerly and intelligently learning all he could from me and my cookbooks and other sources concerning cooking and saving and planning efficiently—we were fortunate indeed. We paid them well, of course, but even so they were worth to us all we paid. As I had to be so much in the kitchen in those days I much preferred a man cook.

The work was wearing, but grew easier as we learned more about it and got things in better running order. Often the work palled upon me, the pettiness of it, the endless details and small economies, the constant planning for variety and wholesome palatableness at low cost.

Often I felt the work beneath me, felt humiliated at this woman's work. Then I fiercely told myself that I had to do it, woman's work or not—that I could do it and had to. It was honest work; I found I was making a living at it for my wife and myself, and a little more than a living; and "all honest work is honorable," I repeated to myself time and time again. Then I would buoy myself up with the thought that I was a hotel manager in a small way, and that the position of a successful hotel proprietor was not beneath me. Moreover, I kept telling myself that I was actually a benefactor of mankind, in raising the standard of the cheap boarding house.

Assembling a Better Equipment

We constantly improved the appearance of the house—a picture here, a better chair there, new curtains somewhere else. We also improved our plated table silver, china and glassware. As we got a little ahead, I frequented auction sales of very nice household goods. I rarely let an auction sale in the fashionable district go by without inspecting carefully and doing some buying. We found that in this way most excellent and comparatively costly things could be had at a third or a fourth of their original value, sometimes even less; could be had more cheaply than indifferent new goods, although these beautiful auctioned goods were often almost as good as new. Carpets and curtains, as well as furniture, obtained in this way soon vastly improved the appearance of our house.

At the end of the first year we had made a living, finished paying for our first furniture and even added to it a little. At the end of the second year we had greatly increased the value of our housefurnishings, had bought a good second-hand piano, and had three hundred dollars saved up in bank.

We were beginning to have the confidence born of success, but we were cautious and stayed on in the same location for another year. Then we had seven hundred dollars in bank, and we were both anxious to get into a better neighborhood and to improve our boarding house in some details.

I had been studying this problem for a year and had been quietly looking for a house. We found one that spring, a

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well-built old house, very dirty and out of repair, but on a good square only one block farther from the business district. It was in a better neighborhood than our first house.

The new house had much more room in it, with six rooms on the first floor, the rooms being situated on both sides of a central hall that went up full three stories. There were bay windows in the second rooms on both sides, and there were a few feet of side yard which at first was sooty and bare-looking, but which had possibilities.

The place had been used for years as a third-class boarding house and was in wretched condition; the agents had lost rent on it each year from successive shiftless tenants. The owners would not repair—in fact, they could not do much had they wished to, I learned. I got a three-year lease on the property at seventy-five dollars a month, I to do whatever repairing I wished done, except the roof, which they were to keep in repair.

There was much to be done in our new location, but when cleaned and put in order the place suited us admirably. We cut a bathroom out of one of the rooms in the third story, and put a toilet and a shower bath in separate compartments.

That third floor was for men only; and we fitted up the third-story hall as a men's reading and smoking room, making it as refined and attractive as possible. It had a large back window, and we put up a small stove, two small tables with reading lamps and books and magazines, papered and carpeted it nicely, hung some good pictures and put in six or eight rockers and other easy chairs. The total expense of this fixing was not great, and it was a most attractive feature of our new house.

Real Success at Last

We kept our prices low, although we raised them slightly. The front room in the second story for a couple was fifty-five dollars; the second rooms fifty dollars. In the third story two men in the large rooms paid us twenty-two dollars each, and the hall room and small room left after the bathroom had been cut off brought us twenty-two dollars each. Having established our reputation, we carried many of our boarders with us, and filled the rest of the rooms easily from our waiting list.

The place was most satisfactory when we had it in order. We papered the house throughout, though the bedrooms were done inexpensively. We had much excellent furniture, thanks to three years of auctions, and furnished the house well. We painted the outside of the house, put the yards in thorough order, built a rustic summer house in the side yard halfway back, placed a double swing under a tree a little farther to the front. These spots, together with the front porch, made plenty of comfortable places for the tired boarders, even on hot summer evenings.

We have not made a fortune, but we have made a success. We still have a waiting list. We renewed our lease, at a slight advance in rent, at the end of the three years, and have been in this house five years in all. It is eight years since I faced the world, discouraged, dismayed, and turned to this venture as a last hope.

There have been many problems to work out, many disagreeable things of minor importance; but where is the work or calling without them? We have found our work infinitely easier since we have had experience, a little capital, and established success in a small way. We have a good, prosperous business and have supported ourselves well during these years.

We now have two thousand dollars invested in two cottages, and could probably sell out our business for eight hundred or one thousand dollars more. We no longer feel hopeless or harassed.

I have written frankly. What we have done others can do. There is no great secret about our moderate success, though it has been the result of careful planning and much work.

After a while—possibly in three or four years if we both live—we may sell out and buy a little cottage in one of the suburbs, with one hundred feet of ground for a garden. There, with a few hens, a garden, and rent from our other cottages equaling a pension, we may end our days in quiet peace without working. We may; who knows?

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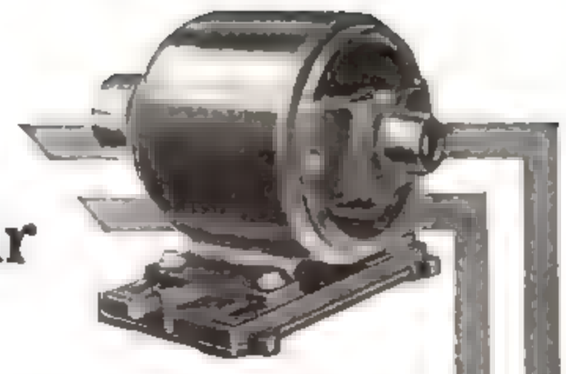

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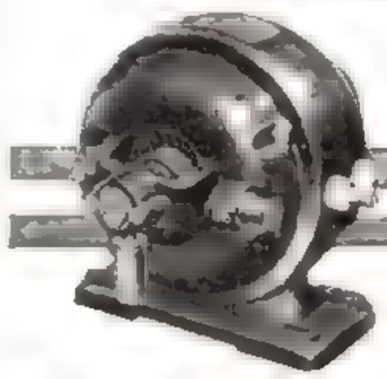

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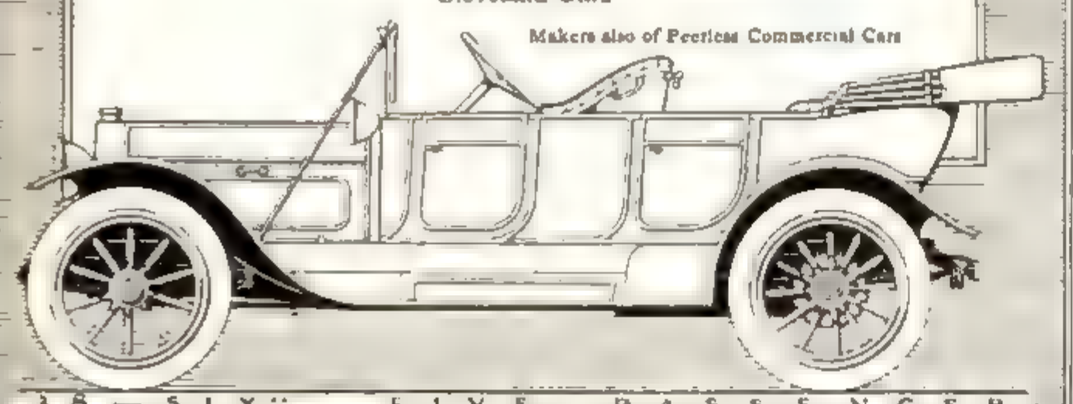

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(Continued from Page 15)

delivered," setting forth that on the date in question he had sold—not to the clerk, but to his *employer*—a gold watch for the sum of fifty dollars, which the latter had then and there promised to pay for at once. The complaint further recited that the money had been duly demanded and payment refused, and asked judgment for fifty dollars and the costs and disbursements of the action. Levine would then procure from some irresponsible person an affidavit that the latter had personally served a copy of the complaint in question, together with a summons upon the defendant, and place the case on the calendar for trial. Of course no papers were in fact served on anybody and Levine would in due course secure judgment by default for sixty-odd dollars. Armed with a certified copy of the judgment and a writ of attachment, and accompanied by a burly deputy marshal selected for the ferocity of his appearance, Levine would wait until some opportune time when the owner of the shop was again absent and the shop had been left in charge of the same clerk or a member of the family. Bursting roughly in, he would demand whether or not it was the intention of the owner to pay the judgment, while at the same moment the deputy would levy on the stock in trade.

The owner of the shop, having been hastily summoned, would return to demand angrily what the rumpus was all about. By this time the clerk would have recovered his wits sufficiently to denounce the proceeding as an outrage and the suit as baseless. But his master, who saw judgment against himself for sixty dollars and his goods actually under attachment, was usually in no mood to listen to, much less believe, his clerk's explanations. At all events they availed naught when Levine, with an expression of horror at such deliberate mendacity on the part of the clerk, was wont to say:

"Ask him, pray, whether he has not got the watch in his pocket at this very moment!"

Usually this was indeed the fact, as the clerk had no idea what else to do with it until Levine should return.

"So-ho!" his master would shout wrathfully. "What do you mean by saying that you did not agree to buy the watch? Why, you have kept it all the time! What's more, you've pretended to buy it in my name! And now my shop is turned into a bear garden and there is a judgment against me and my goods are attached! A fine result of your extravagance!"

"But I never agreed to buy it!" insists the clerk. "This man left it here on approval!"

"Pish!" answers the employer. "That is all very well; but what have you to say to the judgment of the court? Now, my fine fellow, you will either pay up this money that you owe or I'll advance it myself and take it out of your wages."

In every case, despite the protests of the clerk, the money would be handed over and the shop released from levy. Unfortunately, after working the game for several years Levine came a cropper by carelessly trying it on one of the same clerks that he had victimized some time before. The clerk, being of an unusually vindictive disposition, followed the matter up. Having first arrested the man who made the false affidavit of service, he induced him to turn state's evidence against my client and landed the latter in jail. Being a great reader, however, Levine did not find his incarceration particularly unpleasant; and, hearing of the Court of Appeals decision in the McDuff case, he spent his time in devising new schemes to take the place of his now antiquated specialty. On his release he immediately became a famous "sick engineer," and for a long time enjoyed the greatest prosperity, until one of his friends victimized him at his own game by inducing him to bet ten thousand dollars on the outcome of a prize fight that he was simple-minded enough to believe had already been fought and won.

This was an elaborate variation of the ordinary wire-tapping game, where the sucker or lamb is introduced to a person alleged to be an inside official of a large telegraph company, who is ready to sell advance information of the results of sporting events in return for a share in the profits. The victim is taken to a supposed "branch office" of the company and actually hears the results of the races coming in over the wires and being telephoned to the poolrooms. Of course the whole place is merely a plant fitted up for his benefit. He is then taken to a supposed poolroom and gives up his money for the purpose of having it placed as a wager on a horserace already won. Under the McDuff case, it had been held by the courts that he had parted with his money for an illegal and dishonest purpose—to wit, in an attempt to win money from another who was wagering his own money in good faith—and the rogue who had seduced his conscience and slit his purse went free. This was Levine's favorite field of operations.

But his friend went him one better. Knowing that Levine had salted away a lot of money, he organized a gang of "cappers" and boosters, who made a great talk about the relative merits of two well-known pugilists. It was given out that a fight was to be "pulled off" up the Hudson and a party was made up to attend it. A private car was taken by the friend in question and Levine was the guest of honor. Champagne flowed freely. The fight came off in a deserted barn near a siding above Poughkeepsie; and Levine wagered all of his money, with other prosperous-looking guests in the car, under the assumption that a bargain had been made between the "pugs" that his man should win. But the supposed sports were all "boosters" in his friend's pay and the other man won after a spirited exhibition which, although exciting, hardly consoled Levine for the loss of his money.

Those of my clients who made great sums from time to time in ways similar to these rarely had any money; most of them died in abject poverty.

When at last an over-credulous dealer in automatic musical instruments was "trimmed" out of sixty-five thousand dollars by various schemes of this character, the tardy legislature finally amended the penal code in such a way as to do away with the farcical doctrine of the McDuff case and drove all our erstwhile clients out of business.

(TO BE CONTINUED)

Dressing a Part

A QUARTER of a century ago it was much easier to produce a play with "faked-up" scenery and costumes than it would be today, when the public has been educated up to a sense of the proper thing in the proper place. In the Comic History of England, I believe, is a picture showing the Romans wading ashore with their costumes rolled up close under their armpits, wearing high plug hats and beating their foes over the head with gingham umbrellas. There was a time in the not very remote past when the auditor was so absorbed in the action of the play that he swallowed incongruities almost as glaring as this.

In the original production of Pudd'nhead Wilson the costumes were those of the early forties—"befo' de war." The changeling, Tom, who had been substituted for the real child of the "marsa" by his slave mother, Roxy, had been brought up as a white boy, educated at Yale, and was described in the play text as a dandy. The costume set down for him was the "correct dress for men" of that period—skintight pantaloons, flowered waistcoat, full-skirted coat and a bell-crown white hat, with full, rolling brim. Mr. E. H. Henley, who played the part originally, had the good actor's intuition of the difficulty of playing a highly emotional and melodramatic rôle in such a getup; but he was far too wise to argue beforehand with a manager bent on having a correct costuming of the play. On the night of the dress rehearsal he stated that his dress was not finished. The opening night he appeared before the amazed and indignant star, Mr. Frank Mayo, in a sort of picturesque Mexican dress—a widebrimmed soft felt hat, a bolero jacket over a white shirt with soft collar, and trousers tucked into the tops of long, spurred boots. Threats of dismissal failed to shake his determination not to imperil his impersonation by wearing the correct costume; and, as he made a great hit in the part, the matter was dropped.

There has been abundant opportunity during the long life of this play to dress the part correctly, but I notice that Tom is always costumed as Mr. Henley dressed him. His instinct was right.

The Best Mascot at the Game

LUCKY STRIKE TOBACCO brings *good luck* to the *smoker all* the time. It adds to the joy of victory and soothes the sting of defeat.

And, speaking of stings—there's not a hint of harshness, or *edge*, in a carload of Lucky Strike. It simply can't bite. Mellow, mild and pure. The cool, dry, even, slow-burning smoke.

You now have *two* choices for your dime in Lucky Strike—the famous old Lucky Strike Sliced Plug that will *always* be the chosen smoke of *thousands*—

And Lucky Strike Roll Cut—*new* and a *winner*—the most convenient form—all ready for your pipe.

Lucky Strike is made of choice Burley, properly chosen and properly aged. Its flavor is perfectly developed by the famous Patterson Process—discovered by the founder of this business, Dr. R. A. Patterson, fifty years ago—and still a secret with us. That's why the special goodness of Patterson Tobaccos has not been even successfully *imitated*.

At All Dealers 10c

Try Lucky Strike Roll Cut today.

THIS CAR TO THE BALL GAME

To the Tobacco Trade:

We are making every endeavor to fill all orders promptly, but the recent big jump in the sales of our Tuxedo brand (the original granulated burley) is taxing the facilities in our Tuxedo departments to the utmost. We have never dared to advertise Tuxedo, because its sales have grown so rapidly on sheer merit that we have always had the hardest kind of work to keep pace with the demand. Today so much of Tuxedo is sold that we must have orders in advance.

R. A. Patterson Tobacco Co.,
RICHMOND, VA.

Whenever You See a Pipe You'll Think of LUCKY STRIKE

LUCKY STRIKE

Miss Sad Iron:—"I am banged and slammed around so on my stand that my face is all scratched up. I can see where your attached stand is a fine thing for you."

Miss Glad Iron:—"Not only for me, Sadys, but for Mistress as well—she never has to hunt around for something to set me on. And no lifting."

Some woman is spending strength and time lifting an iron from board to stand, from board to stand—all through every hot-weather ironing day. (That is, **unless.**)

Unless she is using a *Hotpoint* Iron she will lift six pounds—say 200 times—1200 pounds doing a single ironing. And all so useless.

A stand is attached to the rear of the *Hotpoint* Iron—simply tip it up. It is balanced so that this requires scarcely any effort. The troublesome separate stand is a thing of the past.

The *Hotpoint* Iron attaches to any light socket. Begins to heat instantly. Will iron the heaviest work continuously, the heat being held in the bottom.

Hotpoint QUALITY

Therefore with the Hotpoint Iron she eliminates—
- —lifting the iron onto the stand
- —tramping back and forth from stove to ironing board
- —the need of a holder and protection for the hand
- —scratching face by placing on metal stand
- —excessive heat in the room
- —waiting for the iron to reheat.

These things mean hot-weather comfort—and to many women they actually make ironing a pleasure.

In several thousand towns in United States and Canada there is a dealer or lighting company ready to show you just how a Hotpoint Iron will save time—strength—worry—money.

But, if you have any trouble in securing a Hotpoint—the iron with the two-year guarantee—send your remittance ($5.00) direct to our nearest address, and we will have a dealer deliver or ship at our expense. (Canadian customers pay duty.)

Don't Vacation Without a Utility

Anywhere there is a light socket you can take out your Utility set and in a jiffy have the iron hot to freshen up the wardrobe. Or use as a stove with the dish that is provided, and boil a couple of cups of water in short order. Iron—dish—stand, all complete in leather bag. Price, $6.00. Give voltage.

ASK YOUR DEALER

He probably has the Hotpoint Iron and our other appliances. But, if he doesn't, then order of us and we will deliver free—we want you to have the appliances with the two year guarantee.

Household Iron —the iron that will do all the household ironing—do it quicker, easier, better and cheaper than any other method. 3 pound is narrow, for sleeves, etc.; 5 pound will do all ordinary work; 6 pound does the heaviest work as well as the light pieces. It is the most popular size. Either size, express paid, $5.00.

Utility the handy little outfit—iron, stove and curling-tongs heater, all in one—see description at left. $6.00.

El Tosto —the sturdy electric toaster, cheers the morning meal. Makes delicious golden brown toast right on the table. Keeps the coffee hot, too. If your dealer hasn't it we express for $4.00.

El Stovo —an attractive electric disc stove makes summer cooking easier. Handsomely finished in nickel—so handy for little spreads—fine for the chafing dish or use on the veranda. $5.00 express paid.

El Boilo —a neat little immersion heater—heats liquids hot in a hurry. Boudoir size $3.00. Kitchen size $4.00.

El Perco —the attractive electric percolator. Brews delicious coffee without boiling—right on the table. Made of heavy copper—two sizes, 5 and 7 cup—finished in either nickel or burnished copper. $7.50 and $8.00, express paid.

Dealers and Lighting Companies

If these goods are not sold in your town this is the time for you to order samples on our special proposition and test them out. Ask for our selling plan.

Pacific Electric Heating Co.
Main Office and Factory, Ontario, Calif.
Chicago Office and Factory, 560 Washington Blvd.
136 Liberty St., New York Vancouver, B. C.

"Mum"

used regularly, insures the "sweetness" that is one of the greatest of personal attractions. Does not stop perspiring—which would be harmful—but

takes all odor out of perspiration

by neutralizing it. Preserves the soap-and-water freshness of the body "from bath to bath."

Applied in a moment. Very little is needed. Cannot injure skin or clothes—does not interfere with the most elusive perfume.

25c at drug- and department-stores. If your dealer hasn't "Mum", send us his name and 25 cents and we'll send you a jar postpaid.

"MUM" MFG CO 1106 Chestnut St Philadelphia

STUDY LAW AT HOME

The Correspondence Course Studied by Famous Men

For 21 years bankers, corporation officials, prominent lawyers, educators, labor leaders, city, state and Federal officials, ministers, physicians and army officers, have been trained by us for highest efficiency. We can do it for you, if you've got the "stuff" in you. Complete courses, backed up by personal help. Graduates practicing in every State. Takes only spare time, and little cash. Write for the catalogue and "evidence."

SPRAGUE CORRESPONDENCE SCHOOL OF LAW
227 American Bldg., Detroit, Mich.

Keep Your Dog Healthy in "Dog Days" by giving him proper food

His disposition depends largely on his digestion. A dog fed on

AUSTIN'S DOG BREAD

will not snap and bite. A safe and sane food for pet dogs. Just what they need.

Sample Free. Send postal—State whether for Austin's Dog Bread or Austin's Puppy Bread, and give name of your dealer.

Austin Dog Bread & Animal Food Co.
207 Marginal St., Chelsea, Mass.

Stop! Read! and Consider!!

Which is the better off, the man who has a good trade, or he who belongs to the vast army of unskilled workers? The New York Trade School, founded in 1881, and endowed, provides practical instruction in various trades for young men. Full day courses, $25 to $45; evening classes, $12 to $16. Illustrated catalogue, showing trades taught and giving full particulars, mailed free on application. Address, 1250 First Avenue, New York City.

Steel Fireless Range

The latest, greatest innovation—the actual *Fireless Range* at wholesale prices to first buyers direct from factory—$5.00 and up. A real, full-sized, steel stove as high as other stoves and just as convenient. Full equipment of solid aluminum utensils. 30 Days' Free Trial on this special offer. Our free literature gives many Fireless Cooker recipes and explanation of 80% saving in fuel and time. Write for bulletin and special price to quick buyers.

Johnston-Slocum Co., Box 233, Caro, Mich.

DAISY FLY KILLER placed anywhere, attracts and kills all flies. Neat, clean, ornamental, convenient, cheap. Lasts all season. Made of metal. Cannot spill or tip over, will not soil or injure anything. Guaranteed effective. Of all dealers or sent prepaid for 20 cents.

HAROLD SOMERS
150 DeKalb Ave.
Brooklyn, N. Y.

JENNER MEDICAL COLLEGE

Only NIGHT MEDICAL SCHOOL in existence. Fully recognized by Illinois and other State Boards of Health. Preparatory Department for those lacking High School Credits. 19 Annual session begins Sept. 5. Address Dr. John B. MacKellar, Secy., Box 1, 128 W. Washington Street, Chicago, Ill.

VACATION

At Sea Shore, Lakes and Mountains. Get near to nature on an M-M. As far and as fast as you like. Send postal today for illustrated literature.

American Motor Co., 800 Centre St., Brockton, Mass.

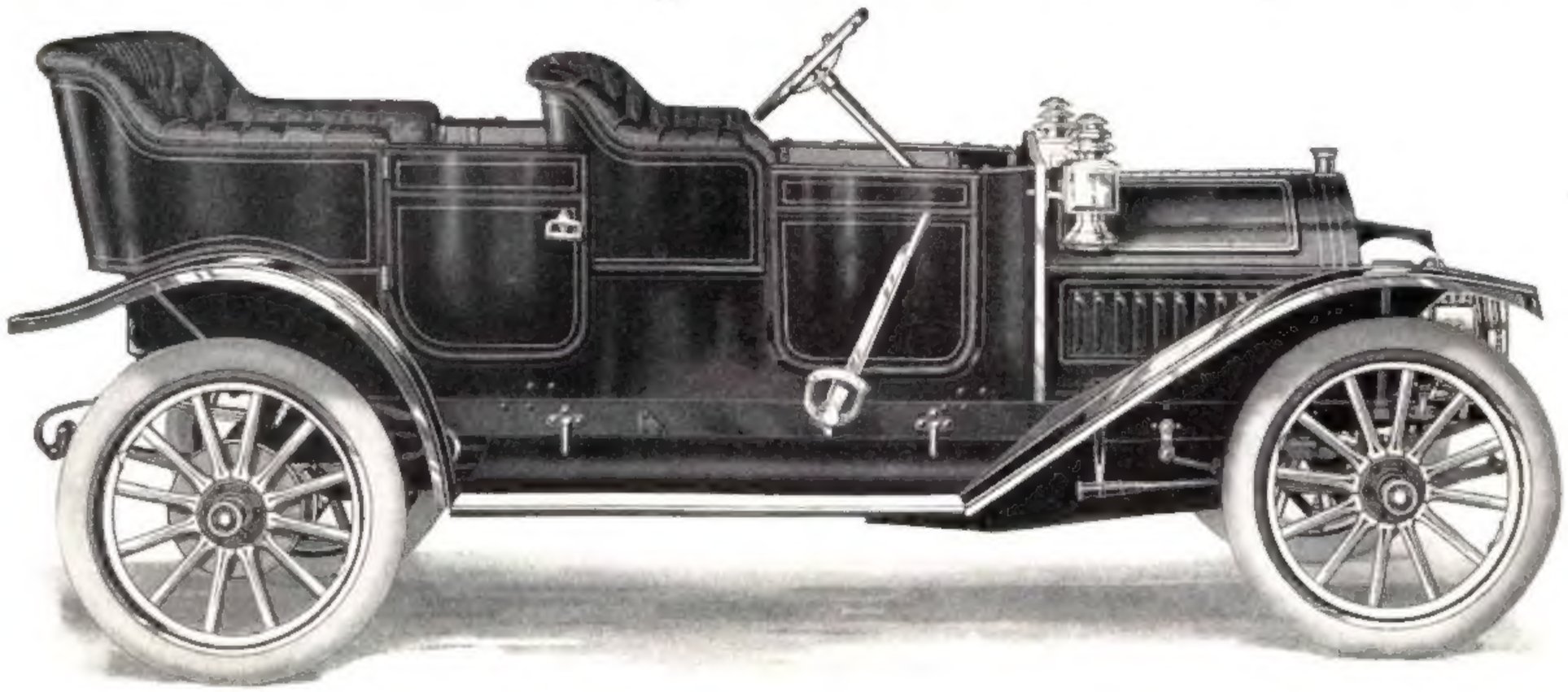
Kindergarten Training Pestalozzi Froebel Training School

A Kindergarten Normal School. 15 year begins Sept. 19. Regular 2 yr., play ground, and special courses. Main office, Ohio Bldg., opposite Auditorium, Chicago. West side class rooms at Chicago Commons. For catalog address

Mrs. B. H. Hegner, Supt., Box 6, West Chicago, Ill.

PATENTS Build Fortunes Our free booklet tells how and will save you money. Read pages 11 and 12 before applying for patents. D. SWIFT & CO., 219 7th St., Washington, D. C.

The Best Way to Invest $1000



The Regal "30" Five Passenger Touring Car

OVER 10,000 MEN—shrewd business men—have made this particular *investment*. Men in varying walks of life whose incomes probably range from $1800 per annum up—but men who *know* the *value* of money because they had to *earn* it before they invested the $1000 which bought them their Regal "30".

MANY OF THESE MEN could well *afford* to pay a whole lot more than $1000 for an automobile but the fact that they *didn't* and the reasons *why* they didn't—if we could go to each one and ask him, would give us a lot of *valuable* information and open our eyes to motor car *values*.

COMMON BUSINESS SENSE, however, tells us that *steel* is *steel*, *brass* is *brass*, *rubber* is *rubber* and that the difference in price between *this* car and *that* car cannot be found in the absolute and necessary *essentials* of the car. The chasses of all automobiles are pretty well standardized. No car could long be sold that did not meet the modern requirements of *service* and *reliability* which are built into every *good* automobile.

OUR POLICY has always been to let a man do his own *reasoning* and *thinking*—to find out for himself the "*why*" and "*wherefore*" of this *difference* in *price* in the face of *uniformity* in *values*. We have succeeded in getting a pretty *large share* of the country's automobile *business* for the simple reason that the cars we have built have been built for Regal owners to *recommend*. After all—

THE CAR'S THE THING. You, naturally, want the *soundest* investment for your money—and the *best* investment, in this instance, means the best car you can get for the expenditure of a certain sum—as *low* a figure as is *consistent* with your *judgment* and your *need*.

WE MADE AN ASSERTION at the top of this advertisement that is also a *suggestion*. The Regal "30" five passenger touring car at $1000 (Fore-door $50 extra) is an *investment that pays*. That's proven. In 52 States this car is being operated (over 10,000 of them) giving *satisfaction* on every kind of a road, whether steep or flat, smooth or rough. Year in and year out *tested* to the utmost of *reliability*, performing the kind of *service* a good automobile should perform. Living up to the *reputation* that we have made it our *ideal* and *business* to build into every *inch* of it. A car that is proudly owned and more proudly "boosted". So—

WHY PAY MORE? That's the point. The *quality* of an automobile is in the *chassis*. You'll find *that* out no matter what you pay. And the hundreds of dollars you might have intended to spend over $1000 you can keep on the *right side* of your *bank book* as so much money *saved*—for here is a car that has over *10,000 recommendations* behind it—a car that toes the mark of *completeness* of *practicability*, *endurance*, *speed*, *comfort*, *economy*, and greatest of all—*reputation*—not only its own, but—

OUR REPUTATION. We have built and sold nearly *25,000 Regal Cars* of different models in the past five years. The *volume* of our business is an unanswerable *argument* for the *quality* of our business. When you buy a Regal automobile you become a *partner* with us in our *faith* in our product. It's something worth while to know that the men you are doing business with have proved *their right* in the arena of competition to claim your *confidence*.

BEFORE YOU BUY—see a Regal "30" 5 passenger touring car. For no car, however good, can be perfectly exploited by advertising. It must stand the *test* of *comparison*—it must be *examined*—*demonstrated*—*proved*. But after you have gone over it, *measured* it up to your ideals of what a *good* and *beautiful* car should be, we shall not miss the mark when we *affirm* you will *agree* with us it is indeed—

The Best Way to Invest $1000

Regal dealers are everywhere—or, write us at the factory

HERE ARE A FEW SPECIFICATIONS: Tires 32x3½ in. Dual ignition. High tension magneto. Three speed and reverse selective sliding gear transmission. 30 H. P. motor. Cylinders cast in pairs. Bore 4⅛ in. Stroke 4 in. Hyatt roller bearings in transmission and rear axle. Standard equipment—gas headlights; three oil lamps; generator; horn; tools, etc.

OTHER REGAL CARS—*Regal "20" Underslung Roadster, $900. Regal "35" Underslung, five passenger Touring Car, $1400.* Regal "40" seven passenger Touring Car, $1650. Regal "30" Demi-Tonneau, $1000—Fore door, $1050.

THE DEALERS who handle Regal Cars are especially chosen for a high standard of *service*. They are representative of all that tends to upbuild a permanent and highly profitable business upon the *foundation of service*. Their interest in customers does not *end* with the *sale* of a car but *begins* with the *purchase* of a car. We are always looking for the **"REGAL STANDARD"** among dealers. *Wire* or *write*.

Regal Motor Car Company, Detroit, Michigan

The Earliest and the Latest Oldsmobile

The oldest Oldsmobile and the Oldsmobile "Autocrat" of to-day, present an interesting picture of automobile development in America. The Oldsmobile was not only one of the first practical motor cars in this country, but the famous little "curved dash runabout,"—which succeeded the antiquity shown above,—did more to popularize motoring than any other car of the time.

Year after year, the Oldsmobile has been more than a car that conformed to accepted standards; it has created new standards. Each year its most severe critics have been the engineers and designers of Olds Motor Works who have selected with almost unerring judgment those features which were destined to endure.

Changes, quite radical in early years, have become slighter and slighter, until at present only closest inspection reveals the difference between the "Autocrat" as improved to date and the "Autocrat" as first announced, the design of the power plant and the method of power transmission remaining practically unchanged.

The value to the owner of a car with this sort of history is twofold: first, many years of constant study insures the production of a car that has the *very latest improvements;* second, on account of the long experience of the makers, these *improvements are time-tried and not experimental.*

For example, the "Autocrat" and the "Limited" were the first seven-passenger cars to be regularly equipped with 38 and 42 inch tires, respectively. Exhaustive experiment has shown these sizes to be far superior in durability and riding qualities to the maximum of 36 inches used before.

The Oldsmobile was one of the first really quiet cars. Its long-stroke motor develops phenomenal pulling power, which is not dependent on fly-wheel speed and is quite free from vibration at any speed. These qualities, together with its stability of construction, make the car as a whole practically indestructible.

The "Autocrat"
four-cylinder—45 H. P.
38 inch tires—$3500

The "Limited"
six-cylinder—60 H. P.
42 inch tires—$5000

Touring, Roadster, Tourabout and Limousine Bodies

OLDS MOTOR WORKS LANSING, MICH.

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